Report of the Working Committee on Resort Communities

Presented to:

Hon. Gordon Dirks,

Minister of Urban Affairs

Hon. Neal Hardy

Minister of Rural Development

April, 1986

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2151 Scarth Street
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April 30, 1986

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Minister of Urban Affairs
Room 355, Legislative Building
REGINA, Saskatchewan
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Minister of Rural Development
Room 204, Legislative Building
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Dear Sirs:

On behalf of the Working Committee on Resort Communities, I have the honour and pleasure to submit the Committee's report.

This report describes and analyzes key issues faced by Saskatchewan's resort communities. The report also contains the Committee's recommendations for provincial government action with respect to a number of the issues identified.

The Committee's mandate included a study of resort communities broadly defined -- that is, of both incorporated and unincorporated resort communities, whether they were urban municipalities (resort villages, villages and towns) or hamlets (organized or unorganized) in rural municipalities, as well as resort areas in parks.

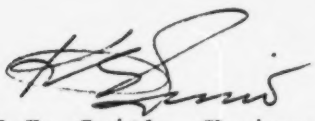
The Committee's deliberations commenced in July, 1985 and the final meeting was held in April, 1986. The Committee's activities included a survey of Saskatchewan's resort communities, the findings of which are included in Appendix A.

As this report is comprehensive in nature, dealing with a broad range of resort community issues, it could not be expected that the Committee could produce a report which would necessarily be fully approved by all of the bodies represented on the Committee. Therefore, this report and its contents are solely the responsibility of the Committee.

The valuable contributions of each of the Committee members are hereby gratefully acknowledged.

The Working Committee is pleased to have had an opportunity to work on this important task and hope that the ideas and recommendations in this report will make a significant contribution to the evolution of resort communities in this province. The demands on resort communities will continue to be considerable and we are confident that this report will provide a comprehensive basis for dealing with the growing concerns of Saskatchewan's resort communities.

Respectfully submitted,



K.E. Smith, Chairman

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PREFACE

Establishment and Mandate of Committee

The Working Committee on Resort Communities was formed in July, 1985 at the request of the Ministers of Urban Affairs and Rural Development to examine major issues affecting resort communities in Saskatchewan. Key issues examined included:

- legislation
- environmental and health considerations including the provision of sewer and water services
- financial matters (assessment, taxation, grants)
- administration
- crown land
- store hours
- other issues

The Committee's recommendations are directed to the Ministers of Urban Affairs and Rural Development.

Composition of Committee

The Committee included representatives from the Saskatchewan Urban Municipalities Association (including the SUMA Resort Communities Committee), the Saskatchewan Association of Rural Municipalities, Saskatchewan Urban Affairs, Saskatchewan Rural Development and Saskatchewan Parks and Renewable Resources. Committee members include:

- K.E. Smith, Committee Chairman, Director of Municipal Advisory Services Branch, Saskatchewan Urban Affairs
- Jerry Bartel, Saskatchewan Urban Municipalities Association (SUMA)
- Dorothy Hovdebo, Chairman, SUMA Subcommittee on Resort Communities
- Karen Keuler, Secretary, SUMA Subcommittee on Resort Communities
- Art Shepherd, Member, SUMA Subcommittee on Resort Communities
- Bill Street, Director, Division 2, Saskatchewan Association of Rural Municipalities (SARM)
- Jim Anderson, Policy Analyst, Municipal Advisory Services Branch, Saskatchewan Urban Affairs
- Bob Cardiff, Assistant Director, Municipal Management and Financial Services Branch, Saskatchewan Rural Development
- Alan Appleby, Director, Parks Branch, Saskatchewan Parks and Renewable Resources
- Wayne Gaura, Executive Assistant, Saskatchewan Urban Municipalities Association (SUMA)
- Lorne Tangjerd, Committee Secretary, Principal Planner, Saskatchewan Urban Affairs

Definition of Resort Community

The Committee felt that to effectively address resort area issues all types of resort communities in Saskatchewan should be dealt with. As all these communities have a similar recreational land use base, many of their problems are the same. Therefore, the committee examined in depth the concerns of cottage areas in urban municipalities, rural municipalities and park areas.

The Committee therefore defined resort community as follows:

> **"Resort Communities are communities where ownership is based on recreational use of property and the majority of dwellings represent a 'secondary' as opposed to a 'principal' residence.**

This definition includes all resort communities including: 1) urban resorts - resort villages and villages and towns that are resort in nature 2) rural resorts - (resort) hamlets and (resort) organized hamlets and 3) park area resorts in provincial and regional parks.

Saskatchewan Urban Municipalities Association Subcommittee on Resort Communities

The initial work of the SUMA Subcommittee on Resort Communities identified a number of the key issues which the working committee subsequently addressed. In addition, by meeting with the Director of Research for the Local Government Finance Commission the Working Committee was able to further discuss issues initially explained in the brief of the SUMA Resort Communities Committee to the Local Government Finance Commission. The Working Committee also met with the Executive Director and other senior officials of the Saskatchewan Assessment Authority to discuss assessment concerns respecting resort communities.

Resort Community Survey

To obtain further input to its deliberations the Working Committee sent a letter to all urban and rural resort communities outlining the terms of reference of the Committee and asking for comments on major issues.

A total of 37 responses were received from resort communities. The survey results are provided in Appendix A.

CHAPTER I

INTRODUCTION

1. Historical Development of Resort Communities

Saskatchewan's lakeshore resort communities have existed since the early 1900's. Cottage development was initially limited by the lack of good roads to provide accessibility to larger urban centres. At that time only a few families could afford a vehicle to make the trip to the cottage at the lake. Resort areas such as Regina Beach were extended rail service and these resorts were focal points of activity.

In most cases the early cottages were quite simple and services such as water, sewer, garbage pick up and road maintenance were not available.

Some of the earliest resort communities formed in Saskatchewan were B-Say-Tah (1915), Lumsden Beach (1918), Saskatchewan Beach (1919), Manitou Beach (1919), Regina Beach (1920) and Metinota (1924).

Resort areas also developed in parks with the cottage area at Waskesiu being included in Prince Albert National Park when it was formed in 1929.

Most provincial parks were formed after the transfer of large areas of federal government land to the province in 1931. Cypress Hills, Duck Mountain, Good Spirit Lake, Katepwa Point, Manitou, and Moose Mountain Parks were established in 1931 and Greenwater Park was established in 1932. Cottage development was permitted at all of these provincial parks except the two smallest areas, Katepwa Point and Manitou. Manitou Provincial Park was disorganized in 1961 and at that time Manitou Regional Park was formed. More recently parks established with cottage areas include Meadow Lake (1959), Pike Lake (1960) and Battleford's (1960).

During the period from 1930 to 1950 no new resort villages were formed. In 1954 Sandy Beach incorporated and in 1957 Katepwa Beach became a summer resort village. Wakaw Lake incorporated in 1959 and Grandview Beach in 1960. Etters Beach was formed in 1965 and Kannata Valley in 1966.

The Urban Municipality Act, 1970 combined the City, Town and Village Acts and provided for the formation of resort villages. Under The Urban Municipality Act, 1978 and the current Urban Municipality Act, 1984 resort villages may also be established.

The most recently formed resort village is Wee Too Beach incorporated on January 1, 1986.

2. Recent Trends Respecting Resort Communities in Saskatchewan

Major trends which led to the need for a Working Committee on Resort Communities, include the following:

1. Rate of Development in Resort Areas

The relatively rapid rate of resort community development, which will likely be accelerated by the "baby boom" and "retirement" sectors of the population, has led to increasing planning and development problems and other concerns related to resort area development.

2. Demand for Services

With the increased number of cottages there have been growing demands for services such as all-weather roads, snow plowing, water supply, sewage system regulation, recreational facilities, planning, etc. The influx of tourists to some resort areas has also increased the demands on the local government to provide these services.

3. Property Taxes

With property taxes also supporting education, a number of cottagers are concerned with the levels of taxation on their cottages. Recent revaluation (usually referred to as "reassessment") has resulted in higher taxation levels in resort communities and this development has increased the level of concern of resort community leaders and ratepayers.

4. Conflicts with Rural Municipalities

Conflicts at times arise between cottagers and rural municipal governments respecting services provided dealing with roads, grader and snowplow services, etc., and the levels of taxation paid to the rural municipality. Rural municipalities in some instances are not used to providing "urban" type services such as garbage collection.

5. Formation of Resort Villages

Increasingly resort communities are attempting to incorporate into separate municipalities with their own local governments. This provides more autonomy in decision making for the resort area, adds the prestige of independent status and could in some cases result in tax savings for the resort area residents. However, once incorporated resort communities continue to face problems related to a very small tax base, the need to deliver costly services and usually the restriction to hiring only part-time administrative staff.

Development of Resort Areas - Trend to Recreational Use of Land

One of the major land use trends in Saskatchewan is the increased recreational use of land for cottages.

From 1970 to 1982 the number of cottages in Saskatchewan approximately doubled reaching a level of about 23,000 in 1982 according to an Inventory of Cottages conducted by the Department of Parks and Renewable Resources.

In the period from 1982 to 1984 the number of cottages increased from about 23,000 to 25,000 an increase of about 2,200 or about 5% annually.

About two-thirds of these cottages are on private land and about one-third on land leased from a regional park, provincial agency or private landowner (See Table 1).

TABLE 1

Number of Cottages Leased and Owned - 1984

Cottages Leased Land	Cottages Private Land	Total	Unknown if Leased or Owned	Total Cottages	Vacant Lots
8,439	16,212	24,651	524	25,175	6,721

Source: Department of Tourism and Renewable Resources, Inventory of Cottage Lots, 1984

A recent study by the Community Planning Services Branch of Urban Affairs, entitled Resort Villages - Vacation Homes - Prospects and Implications - A Demographic Overview indicates that there is likely to be continued high demand for resort cottages. As the "baby boom" generation moves into the 35 to 50 year old bracket it is anticipated that more of them will be in a position to purchase a summer home. Due to the large number of people in this generation there should be considerable demand for cottages. At this age, any children in these families tend to be in the pre-teen to early teenage level. Thus outdoor recreation demands increase but extended vacations tend to be limited to the two month summer vacation period. This leads to greater interest in acquiring a cottage. Further, broader segments of the population are acquiring summer homes as retired individuals and other segments of the population purchase cottages.

The trend to retirement homes "at the lake" is a relatively recent phenomenon, due in part by an increase in early retirements. In this age bracket the retired person's mortgage is often paid off

completely or payments are very low. Thus the option of owning a seasonal dwelling is available to more people in this group than would otherwise be the case.

Augmenting this trend is the increasing number of retirees who take up permanent residence at a resort community in search of a quieter lifestyle. An upgrading of the cottage at the beach into a permanent residence in this case is facilitated by the money received by selling the home in the city. Some retired persons will then spend their summers at the lake and the winter in a southern resort.

This trend to retirement at the lake will likely be increased after the turn of the century as the first of the baby boom generation begins to retire. This large segment of the population will contribute to the demand for cottages, and their access to cottage areas will be made easier as more communities develop all weather access roads.

Despite the retirement segment contributing to cottage demand the key population segment will probably continue to be the 35 - 50 year old age bracket who have children and considerable interest in recreational pursuits such as water skiing, boating, swimming, etc. The increased popularity of skiing, snowmobiling and other winter recreational activities also makes owning a cottage a more attractive proposition.

In view of these trends, it can be expected that demand for lakeshore cottages in Saskatchewan will continue to be strong for the next 15 years and probably beyond. As with principal residence construction, demand within this period will be influenced by short term economic fluctuations, interest rates and other factors. The vacation home market may be subject to even more volatile swings than principal residences as the former are not basic necessities which must be purchased at any particular time.

Over the past 20 years "cottages" at the lake have become more substantial dwellings. Where in the past a cottage might have two rooms and a pit toilet, more of the comforts of home (full bathrooms, bedrooms, insulation and so on) are now expected and designed into many new cottages. This produces a far greater number of cottages that have potential for becoming the principal residence of the owner.

Another factor contributing to the popularity of summer homes is the relatively large increases in the costs of other vacations within or outside the country. The Saskatchewan climate also makes the two month summer vacation period ideal for summer homes.

Forecast of Cottage Development Levels

As already noted over the period from 1970 to 1982 the number of cottages in Saskatchewan approximately doubled to around 23,000 based on cottaging surveys by the Department of Parks and Renewable Resources in 1970 and 1982. A 1984 survey shows continued growth, and based on the increasing size of the population segments likely to buy cottages, it is expected that the number of cottages should at a minimum match this growth and more likely double again in the next 15 year period. (20,000+ cottages). This would yield an average of 1,500 cottages per year over the 15 year period. During the 1982 to 1984 period at least 1,100 cottages per year were constructed but high interest rates at that time would have kept development levels below the average levels projected for the longer term.

Subdivision Activity

With the pressure for lakeshore development expected to increase in the next 15 year period the range and intensity of recreational subdivisions on lakeshores will increase. Development of linear lakefront subdivisions can be expected to continue but with planning and development pressures, "second tier development" (not fronting directly on the lake), will increase somewhat. The single tier linear subdivisions limit access to lakes and limit the overall development potential by decreasing the attractiveness of backshore lots. Some recent developments have incorporated a cul-de-sac plan to facilitate access from lots to the lakeshore.

Increased levels of development can lead to conflicts between those with lakeshore access and those without it; between existing residents and the developer who seeks to provide more lots and between residents and the municipality which provides the services to the area. Pressures increase for improved roads, better sewage and water supply systems, improved recreational facilities and other services. Those who commute to work in the city may require regular snow clearing service in the winter. Often the rural municipality will not be able to immediately meet all the requests for services.

Growing Demand for Resort Village Status

Conflicts respecting services provided, levels of taxation and a desire for local autonomy will often lead the larger resort communities to request incorporation into resort villages. With the continuing development of resort areas, more are reaching the threshold of 50 dwellings and 100 electors or dependents at which stage they can apply for resort village status. The number of hamlets and organized hamlets which potentially could become resort villages could increase from the existing 125 to 250 or more in the next 15 years according to the report entitled Resort Villages - Vacation Homes - Prospects and Implications - A Demographic Overview, Saskatchewan Urban Affairs, 1983. The actual number of requests is likely to produce more than double the present number of 31 resort villages.

As noted in table 2 the number of resort villages has more than doubled from 1980 to 1986 increasing from 14 to 31. As of April, 1986, there are 5 applications under review for resort village status and numerous other communities have made inquiries about such a change in status.

TABLE 2

FORMATION OF RESORT VILLAGES IN SASKATCHEWAN

1910-1919	4
1920-1929	1
1930-1939	0
1940-1949	0
1950-1959	3
1960-1969	2
1970-1979	4
1980-January 1, 1986	17
TOTAL	31

CHAPTER II

TYPES OF RESORT COMMUNITIES

There are a total of 249 resort areas in Saskatchewan including 37 urban resort municipalities (31 resort villages, and 4 villages and 2 towns that are resort areas), 152 resort hamlets and organized hamlets and 60 park area resorts. (see Table 3) The hamlet resort areas are located in 29 rural municipalities and the 60 park area resorts are located in 38 regional, provincial and federal parks.

Urban Resort Communities

Resort Villages

The urban resort communities are formed under The Urban Municipality Act, 1984 and previous statutes. The Urban Municipality Act, 1984 will be referred to in this report as the Urban Act. The resort village incorporation provision in the Urban Act states that resort villages can be formed upon petition if the resort area contains 100 electors or dependents and 50 or more dwelling units or business premises. Most urban resort areas choose to incorporate in this manner. Key reasons for a resort area to incorporate as a resort village include:

- local autonomy in decision making (to obtain more control of local services and taxation levels)
- prestige as a separate local government
- possibly reducing the municipal portion of the property tax levy
- to alleviate conflicts with R.M.
- to permit elections to be held in July (when vacationers are present at the resort) rather than in the Fall, the regular rural and urban municipal election date

Disadvantages of incorporation include:

- administrative costs and responsibilities may be beyond the capability of the small resort community
- small resort municipalities are often only marginally viable.

Villages and Towns which are Resort Communities

The Villages of Lebret, Buena Vista, Meota and Christopher Lake have now incorporated as villages (i.e. regular villages, not resort villages). A community must have a permanent population of 100 or more and contain 50 or more dwellings or businesses in order to incorporate as a village. In addition, two towns -- Regina Beach and Fort Qu'Appelle, are resort area communities. Elections in these resort municipalities are held in the Fall, not in the summer.

More information on village/resort village status is provided in Appendix B.

TABLE 3

Types of Resort Communities in Saskatchewan

Urban	
Resort Villages	31
Villages (resort area)	4
Towns (resort area)	2
Total Urban	37
Rural (29 R.M.s)	
hamlets (resort area)	121
organized hamlets (defined below) (resort area)	31
Total Rural	152
Parks	
Provincial Parks (resort areas in 10 parks)	32
Regional Parks	27
Federal Park	1
Total Park Resorts	60
Total Resort Communities	249

Rural Resort Communities

There are about 29 rural municipalities which have hamlets or organized hamlets located in them which are resort or partly resort in nature.

Organized Hamlets

Approximately 31 organized hamlets are resort or mainly resort in nature. The Rural Municipality Act in section 20 provides for organized hamlets to be formed if at least two thirds of the voters of the hamlet favour "organized hamlet" status. Voters must live in Saskatchewan (spouses are also eligible to vote). These organized hamlets have their own three member hamlet board and part of the tax revenue of the hamlet collected by the R.M. is designated for use by the hamlet for local services. Under the Rural Act a special levy may be specified in addition to the RM mill rate but the mill rate cannot be lowered below the overall mill rate set for the RM.

Unorganized Hamlets

Unorganized hamlets are for all intents and purposes part of the rural municipality they are situated in. They do not have a hamlet board as do organized hamlets and the rural municipal council administers their affairs. There are about 121 hamlets that are resort areas or mainly resort areas. Some rural municipalities will have both (resort) hamlets and

(resort) organized hamlets within their boundaries. More detail on the differences in status between hamlets and organized hamlets is provided in Appendix B.

R.M. Act does not Recognize Resort Status

While the hamlets and organized hamlets in rural municipalities may be categorized as resort for practical purposes, currently the Rural Act does not provide specifically for resort status. The (resort) hamlets or (resort) organized hamlets are legally constituted the same as other hamlets or organized hamlets.

Resort Communities in Parks

The other types of resort communities are those located in Provincial, Regional and Federal Parks. There are a total of 32 separate cottage areas lying within 10 provincial parks in the province. The Department of Parks and Renewable Resources is responsible for administering these cottage areas. In some areas the cottagers in provincial parks have formed cottage owners associations.

Also under The Parks Act there are provisions for regional parks which are operated by Regional Park Boards. A total of twenty seven regional parks contain cottage areas.

Prince Albert National Park has cottages within its boundaries which are regulated under the federal Parks Act.

Some members of the Committee, but not the Committee as a whole, felt that the administrative arrangements used for cottage areas in provincial parks should be considered for other resort communities. The arrangement whereby service charges are closely related to the services provided appeared to them to be more appropriate in some respects than the municipal arrangement where the cottage owner is responsible for paying school taxes even if they have no children in local schools. The parks approach is, however, based on the crown ownership of land while most other resort areas are based on private land holdings. Also the Parks Department is selling some of its holdings to provide for private development.

CHAPTER III

INCORPORATION, ORGANIZATION AND STATUS OF RESORT COMMUNITIES

Resort communities which may be similar in other respects may as previously noted, be legally constituted in a number of ways, i.e., resort village, organized hamlet, hamlet, provincial park, regional park or federal park. Along one shoreland area there may be a range of different legal arrangements for cottage areas.

THE COMMITTEE THEREFORE RECOMMENDS THAT "RESORT COMMUNITY" BE DEFINED AS FOLLOWS:

> **"RESORT COMMUNITIES ARE COMMUNITIES WHERE OWNERSHIP IS BASED ON RECREATIONAL USE OF PROPERTY AND THE MAJORITY OF DWELLINGS REPRESENT A 'SECONDARY' AS OPPOSED TO A 'PRINCIPAL' RESIDENCE".**

As all resorts have a common land use base there should be efforts to provide uniform approaches to the resolution of resort area problems. While there is a history of different treatment of resorts in urban, rural and park settings the different jurisdictions can lead to distortions and perceived inequities (i.e. taxes (or lease fees) are generally lower in parks)

Some Committee members, but not the Committee as a whole, felt a separate Act specifically designed for all resort communities would be appropriate.

However, it was noted that resort communities are in some ways evolutionary moving from rural to urban as they increase in size.

THE COMMITTEE RECOMMENDS THAT LEGISLATION DEALING WITH RESORT COMMUNITIES CONTAINED IN VARIOUS STATUTES BE REVIEWED AND AS FAR AS PRACTICAL, ALL RESORT COMMUNITIES SHOULD BE TREATED UNIFORMLY. The Rural Act lacks a provision designed to meet the special needs of resort communities.

THE COMMITTEE THEREFORE RECOMMENDS THAT A "RESORT" DESIGNATION BE PROVIDED FOR "RESORT" ORGANIZED HAMLETS IN THE RURAL MUNICIPALITY ACT.

Under past legislation, some resort communities were named "Village" despite legally being "resort villages".

THE COMMITTEE RECOMMENDS THAT COMMUNITIES THAT ARE LEGALLY RESORT VILLAGES (SEE APPENDIX D) REQUEST THAT THE MINISTER OF URBAN AFFAIRS UNDER SUBSECTION 10(1) OF THE URBAN MUNICIPALITY ACT, 1984 HAVE THEIR NAMES CHANGED TO "RESORT VILLAGE" IF THEY CURRENTLY DO NOT HAVE THAT CORPORATE NAME.

1. Incorporation of Resort Communities

With the continuing growth of resort areas a considerable number of the 152 resort area hamlets and 31 resort area organized hamlets could eventually meet the resort village incorporation criteria of 50 dwellings and 100 electors (and their dependents) as stated in section 4 of The Urban Municipality Act, 1984.

The primary reasons for resort village formation include the combined effect of increases in municipal property taxes and a lack of perceived service for this tax dollar. Cottage owners feel they could receive more services for their tax dollar if they formed an urban resort village. Although incorporation does not effect school taxes it is felt that with the power to set their own mill rate, the resort area would be better off being a separate legal entity.

Reassessments (reevaluations) of resort community properties have increased tax levels and resulted in even more interest in incorporating. Often resort villages will barely meet the minimum size requirements permitted in legislation, increasing the concern over viability of municipal units. At times there will be a series of adjacent resorts along one stretch of lakeshore. While this process stresses local autonomy, the new-born municipal units are often barely viable.

Ward System as an Option for Resort Communities

The Committee decided that the province should consider amending The Urban Municipality Act, 1984 and The Rural Municipality Act in order that a divisional or ward system can be used in resort communities at the option of the local community. Such a recommendation would ensure local representation if several adjacent resort subdivisions join in one resort hamlet or village. This recommendation would provide for a more financially viable unit and for the more rationale planning of a lakeshore area.

One of the major problems in creating viable municipal units on lakes with several subdivision areas is a perceived potential loss of power, and of protection of the interests of specific subdivision areas, by residents of that cottage area. This sense of lack of accountability and service for a particular area is what often leads to resort community formation, and formation on a marginal scale.

The divisional or ward approach could encourage adjacent subdivisions to incorporate into one resort community, instead of several resort communities. The ward or divisional system is already used in some cities, and in all rural municipalities and rural school divisions and should be considered for resort communities.

It is recognized that for resort organized hamlets the small number of electors may in some instances make this approach less than feasible. However, the option could be made available for

larger resort organized hamlets. Often a small organized resort hamlet is formed then eventually the same small area is proposed as a resort village. In other words if a series of organized hamlets are formed they may then be reluctant to join each other at a later date to form one resort village. If a large organized hamlet with a ward system was initially formed the trend to very small resort municipalities could be somewhat alleviated.

THE COMMITTEE RECOMMENDS THAT:

a) THE URBAN MUNICIPALITY ACT, 1984 AND THE RURAL MUNICIPALITY ACT BE AMENDED TO PROVIDE FOR A WARD SYSTEM IN RESORT COMMUNITIES, TO BE ADOPTED BY BYLAW. IN THE CASE OF THE RESORT HAMLETS, THE COUNCIL OF THE RURAL MUNICIPALITY IN WHICH THE RESORT HAMLET IS SITUATED WOULD DIVIDE THE HAMLET INTO WARDS AND ONE MEMBER OF THE HAMLET BOARD WOULD REPRESENT EACH WARD.

b) CONSIDERATION SHOULD BE GIVEN TO ALLOWING MORE THAN THREE HAMLET BOARD MEMBERS FOR VERY LARGE RESORT HAMLETS.

c) WHERE AN INCORPORATION PROCESS IS INITIATED SUCH A WARD SYSTEM MAY BE INCLUDED IN THE INCORPORATION ORDER, AT THE REQUEST OF THE PARTIES INVOLVED.

d) SOME MECHANISM SHOULD ALSO BE AVAILABLE TO ALTER OR ELIMINATE THE WARD SYSTEM AT SOME FUTURE DATE IF IT NO LONGER SERVES ANY PURPOSE.

e) THE PROVINCE REVIEW THE LEGALITY AND FEASIBILITY OF PERMITTING RESORT COMMUNITIES WHICH ARE NOT DIRECTLY CONTIGUOUS BUT WHICH SHARE THE SAME BODY OF WATER TO INCORPORATE INTO ONE COMMUNITY WITH A WARD SYSTEM.

f) THE GOVERNMENT STRONGLY ENCOURAGE THOSE RESORT AREAS CONSIDERING INCORPORATION TO JOIN INTO ONE RESORT VILLAGE WITH WARDS AND TO ENCOURAGE EXISTING RESORTS TO ADOPT WARD SYSTEMS WHERE APPROPRIATE.

Proposed Budget for Areas Incorporating as Resort Villages

The Committee felt that the province should consider requiring that petitioners for resort village status provide a proposed budget for consideration by the electors in the areas to be incorporated. It was felt necessary that each potential resort village demonstrate its financial viability.

The Committee also felt that the Department of Urban Affairs should make available a model outline of a budget for a resort village. The committee did not feel specific assessment base figures should be utilized but that financial viability should be a key criteria when resort village incorporations are being considered.

THE COMMITTEE RECOMMENDS THAT PETITIONERS FOR ORGANIZED HAMLET OR RESORT VILLAGE STATUS BE REQUIRED TO PROVIDE A PROPOSED BUDGET FOR THE ORGANIZED HAMLET OR RESORT VILLAGE AND THAT THE DEPARTMENTS OF RURAL DEVELOPMENT AND URBAN AFFAIRS MAKE AVAILABLE AN OUTLINE OF A RESORT COMMUNITY BUDGET. THE PROPOSED BUDGET WOULD BE MADE AVAILABLE TO THE RATEPAYERS SO THEY ARE AWARE OF IMPLICATIONS OF CHANGING STATUS.

FURTHER THE COMMITTEE RECOMMENDS THAT CONSIDERATION BE GIVEN TO INCLUDING FINANCIAL AND OTHER CRITERIA WHICH THE MINISTER SHOULD CONSIDER WHEN REVIEWING A PROPOSAL FOR A RESORT VILLAGE. SUCH CRITERIA COULD INCLUDE:

a) FINANCIAL VIABILITY OF THE PROPOSED RESORT VILLAGE
b) VARYING THE AREA OF THE PROPOSED RESORT VILLAGE IF APPROPRIATE
c) AMOUNT OF FUNDS PRESENTLY HELD IN RESERVE SHOULD A TRANSFER TAKE PLACE

2. Organizational Concerns in Rural Resort Communities

Concerns have been expressed that the rural Municipality Act is designed primarily for farming areas and does not adequately meet the needs of resort areas. This is particularly acute in areas such as the R.M. of Lakeland No. 521 where there are cottage areas but no farmland.

However, rural municipalities such as those adjacent to Last Mountain Lake also have concerns about the applicability of the Rural Act when extensive cottage development takes place. The tax base of a rural municipality can be expanded by cottage development and permanent resort residents contribute to the local economy. However, road construction and administration costs can increase considerably.

Rural municipalities and The Rural Municipality Act are designed to be most effective for rural people and their problems. The rural municipalities are generally administered by rural residents. Considerable cottage development is being experienced in some areas. Rural councils may have to spend much of their time and effort on cottage areas where development is ongoing.

While rural municipalities do not want to lose the tax revenue, which occurs when resort areas incorporate, it is increasingly difficult to have good relations between rural residents and cottagers when their philosophies of local government are quite different. The cottagers expect services which have not been traditionally provided in rural areas.

THE COMMITTEE RECOMMENDS THAT THE MINISTER OF RURAL DEVELOPMENT CONSIDER THE DIFFICULTIES ENCOUNTERED WHEN EXTENSIVE RESORT AREAS CONSTITUTE PART OF THE RURAL MUNICIPALITY.

FURTHER, AS STATED ABOVE, THE DEPARTMENT OF RURAL DEVELOPMENT SHOULD AMEND THE RURAL MUNICIPALITY ACT TO PERMIT THE FORMATION OF WARDS WITHIN ORGANIZED HAMLETS SUCH THAT MEMBERS OF THE HAMLET BOARD MAY BE SELECTED ON THE BASIS OF WARDS WITHIN THE HAMLET AS OUTLINED EARLIER IN THIS CHAPTER.

THE PROPOSAL IN THIS REPORT FOR THE FORMATION OF RESORT VILLAGES WITH WARDS SHOULD BE CONSIDERED FOR EXTENSIVE RESORT AREAS.

3. Variable Mill Rates for Resort Organized Hamlets

The committee feels that there would be merit in allowing (resort) organized hamlets to set their mill rates at a different level than the rural municipality they are located in (i.e., variable mill rate). This would alleviate to a certain extent the pressure to form resort villages. If the organized hamlet does not require the full mill rate set by the rural municipality, the hamlet board should be able to set a reduced mill rate. A portion of the money would still be shared with the rural municipality.

This change would also allow for adjustments through the mill rate in circumstances where assessments rose at a higher rate in the resort areas than in the rest of the rural municipality.

With two different assessment systems (rural and urban resort) it becomes necessary to have two different mill rates.
Under the current system some organized hamlets are accumulating very large reserve funds (e.g. as high as $80,000). The reserves accumulate because the funds must be spent in the organized hamlet but are not required if only a very low level of services are desired by the hamlet. The reserves must be paid out to the hamlet if it incorporates into a resort village.

Resort hamlets at times wish to keep a low level of services to retain a natural environment. In addition services such as road grading in some cases are required only on a seasonal basis.

A number of rural municipalities strongly favour a variable mill rate system to provide fairer taxation for their organized hamlets, thereby reducing the likelihood of the resorts requesting incorporation into resort villages.

THE COMMITTEE RECOMMENDS TO THE MINISTER OF RURAL DEVELOPMENT THAT ORGANIZED HAMLETS (INCLUDING THOSE WHICH ARE RESORT AREAS) BE ALLOWED TO HAVE LOWER OR HIGHER MILL RATES THAN THE RURAL MUNICIPALITIES IN WHICH THEY ARE LOCATED (i.e., VARIABLE MILL RATES).

4. Legislation for Resort Communities

Resort communities usually will start out in a rural municipality or on Crown land. As they grow and mature, they have a tendency to move from rural to urban status. Some members of the Committee, but not the Committee as a whole, felt that a new Act

-- The Resort Communities Act -- might be appropriate which would include provisions of The Rural Municipality Act and The Urban Municipality Act, 1984 in addition to items not included in the Rural or Urban Acts.

Such an Act would be based on assumptions related to the recreational use of land not on assumptions related to "regular" urban or rural communities with a majority of permanent residents. Further, some individual members of the Committee felt that the approach characteristic of cottage developments in parks is more related to recreational land use -- e.g., the approach of having fees related to services instead of taxes might be considered for all resort communities.

However, disadvantages of a new Resort Communities Act would include the need to draft a new statute with over 300 sections specifically for resort communities. Further, many changes could be made within existing legislation without having a separate Act. Changes could be made to the Urban and Rural Acts simultaneously to change resort community provisions.

It should also be noted that other provinces do not have separate legislation for resort communities. Provinces do however have special provisions for resort municipalities within their municipal legislation.

THE COMMITTEE RECOMMENDS THAT:

a) **DISTINCTIVE AND IDENTIFIABLE PROVISIONS BE INSERTED INTO VARIOUS ACTS (e.g., URBAN ACT, RURAL ACT) RELATED TO RESORT COMMUNITIES;**

b) **A CO-ORDINATING COMMITTEE OF GOVERNMENT BE FORMED TO ENSURE THAT CONSEQUENTIAL AMENDMENTS ARE MADE TO PERTINENT ACTS REGARDING RESORT LEGISLATION SO THAT CO-ORDINATION OF POLICIES MAY BE FACILITATED;**

c) **ONGOING, DETAILED RESEARCH ON RECREATIONAL LAND USE, POLICIES AND LEGISLATION BE UNDERTAKEN BY THE PROVINCE TO FORM A BASIS FOR CO-ORDINATION OF RESORT COMMUNITY POLICIES AND LEGISLATION.**

CHAPTER IV

PLANNING AND ENVIRONMENTAL PROTECTION

1. Co-ordination of Planning for Lakeshore Areas

To improve environmental protection, the Committee felt it is important to have co-ordinated planning of shoreland areas. Individual councils are often reluctant to enforce development regulations. Planning commissions could play a role in this respect. Further, Departments such as the Parks Department should provide assistance to commissions regarding planning for lake and lakeshore areas.

The committee felt that planning commissions or committees could be used to co-ordinate this planning. Buena Vista is involved in a planning commission at the present.

THE COMMITTEE RECOMMENDS THAT:

a) **LAND USE AND DEVELOPMENT PLANS TAKE INTO CONSIDERATION THE EFFECT OF RESORT COMMUNITY DEVELOPMENT ON THE ENVIRONMENT.**

b) **PILOT STUDIES BE DONE ON THE CARRYING CAPACITY OF RESORT AREAS AND THAT PROVINCIAL POLICIES BE FORMULATED WHICH ADDRESS THE CAPACITY OF RECREATIONAL AREAS TO SUPPORT COTTAGE AND OTHER DEVELOPMENT.**

c) **RESORT COMMUNITIES BE ENCOURAGED TO ISSUE BUILDING PERMITS AS A FURTHER MEANS TO CONTROL THE LOCATION OF A COTTAGE ON ITS LOT AND THE QUALITY OF BUILDING CONSTRUCTED.**

d) **TO FOSTER CO-ORDINATION OF PLANNING ACTIVITIES, DISTRICT PLANNING COMMISSIONS BE FORMED IN SASKATCHEWAN LAKE AREAS WHICH HAVE SUBSTANTIAL RESORT COMMUNITY DEVELOPMENT.**

2. Private Sewage Systems

One of the major issues raised by resort community representatives were problems related to holding tank sewage disposal systems used in most resort areas.

Some background on this issue is provided by a 1974 report entitled " An Inventory of Problems Associated With the Use and Development of Shoreland Areas in Saskatchewan" prepared by the Saskatchewan Department of the Environment.

At that time a large majority of cottagers had pit toilets according to the Public Health Inspectors.

At Candle Lake the Public Health Inspector observed that most toilet pits were under water due to the high water table. Further, it was indicated that "Various Public Health Regions throughout Saskatchewan have reported similar problems at Cypress

Hills Provincial Park, Duncairn Dam, Lac Pelletier, Wakaw Lake, Chitek Lake, Crystal and McPhee Lake to name a few." (p. 18 of above noted report).

The report noted that waste disposal facilities at most cottages in the province were not adequate and that water quality is being impaired, although the extent of this deterioration is not well documented.

Partly in response to this type of problem The Shoreland Pollution Control Regulations, 1976 under The Public Health Act were adopted.

Section 7 of these regulations require that "Sewage from every building having a plumbing system which is not connected to a public sewage works shall drain into a private sewage works which shall consist of a septic tank or other approved type of treatment or storage."

Each private sewage disposal system requires approval of a medical health officer or public health inspector.

Under the regulations a septic tank may be used unless the area is suitable for some other system such as a seepage pit. In areas of high water table the septic tank may be used as the acceptable system.

While the regulations were brought in in 1976, time has been given for cottage owners to comply with the legislation. Problems arise due to the fact that some septic tanks are not properly used and some cottagers have not installed the tanks.

It is the municipality's responsibility to enforce these provisions but it is difficult due to the nature of the problem and the widespread non-compliance in some resorts. Under section 22 of The Shoreland Pollution Control Regulations local municipalities can require compliance with the regulations.

However, it is difficult to enforce these provisions as sometimes it may involve taking an individual to court.

At the Working Committee's meeting held on September 24, 1985 sewer, water and environmental issues were discussed with representatives of the Departments of Health and Environment and the Saskatchewan Water Corporation.

The various problems with septic tanks can lead to pollution of groundwater and lakes and there is growing concern with the quality of water in cottage areas. The requirement for high quality water is especially important when it is realized that in most instances the purpose of the cottage is to allow an urban dweller to escape the stress of city life to enjoy a natural pollution-free environment. Continuing development pressures can lead to even more pressure on the environment of resort areas.

THE COMMITTEE RECOMMENDS THAT:

a) **THE NUMBER OF PUBLIC HEALTH INSPECTORS SHOULD BE INCREASED TO PROVIDE ADDITIONAL STAFF FOR ADEQUATE CONTROL OF PRIVATE SEWAGE DISPOSAL SYSTEMS AND THAT CONSIDERATION BE GIVEN TO HIRING STUDENTS DURING THE SUMMER MONTHS TO FURTHER ASSIST PUBLIC HEALTH INSPECTORS WITH INSPECTIONS OF COTTAGES.**

b) **THE DEGREE TO WHICH HEALTH INSPECTORS ASSIST MUNICIPALITIES IN THE ENFORCEMENT OF REGULATIONS SHOULD BE INCREASED.**

c) **PRIOR TO A BUILDING PERMIT BEING ISSUED, APPROVAL OF THE APPROPRIATE HEALTH AUTHORITIES SHOULD BE REQUIRED FOR THE SEWER AND WATER SYSTEM.**

d) **DETAILED TESTING OF WATER QUALITY SHOULD BE DONE TO OBTAIN MORE FACTS ON THE ROLE OF COTTAGE AREAS RELATED TO WATER QUALITY.**

e) **REGULATIONS RESPECTING THE HAULING AND DUMPING OF SEPTIC TANK WASTE BE MORE RIGOROUSLY ENFORCED.**

f) **INFORMATION BE PROVIDED FOR THE PUBLIC, LOCAL ADMINISTRATORS AND COUNCILLORS RESPECTING EACH GROUP'S ROLE IN THE ADOPTION OF BYLAWS AND ENFORCEMENT OF REGULATIONS RESPECTING PRIVATE AND PUBLIC SEWAGE SYSTEMS.**

g) **REGULATIONS BE INSTITUTED AND ENFORCED PROVIDING FOR THE RETENTION OF ALL REFUSE AND SEWAGE ON BOATS FOR APPROPRIATE ON-SHORE DISPOSAL.**

3. Garbage Disposal Sites

Concern was expressed that some resort communities do not have adequate waste disposal sites and thus in some instances garbage is dumped in unauthorized areas. Also garbage waste disposal sites can contribute to pollution of groundwater and lakes.

It is often difficult for council and the administrator to identify and negotiate a site for a garbage disposal site. Soil tests may be required and in some cases land must be expropriated.

THE COMMITTEE RECOMMENDS THAT RESORT COMMUNITIES ENSURE THAT GARBAGE WASTE DISPOSAL FACILITIES ARE UPGRADED WHERE NECESSARY TO MEET APPLICABLE STANDARDS. CONSIDERATION SHOULD BE GIVEN TO SPECIAL ONE TIME GRANTS FOR TESTING LAND AND IDENTIFYING WASTE DISPOSAL SITES.

4. Public Water Systems

Currently grants are not available for resort villages for public water systems. Regular villages, towns and cities do, however, qualify for these grants from the Saskatchewan Water Corporation. The priority has been on permanent residences but resort residents would like the grants to also be available in resort communities.

There is an anomaly that sewer grants but not water grants are provided for resort villages. It was felt by some Committee members that if taxes are paid at both locations the grants should be available for both permanent and seasonal residences. A problem with water systems in resort communities is that water consumption may increase leading to further sewage disposal problems.

THE COMMITTEE RECOMMENDS THAT GRANTS FOR WATER SYSTEMS FOR RESORT VILLAGES BE CONSIDERED BY THE SASKATCHEWAN WATER CORPORATION.

5. Flood Control and Water Levels

The development of many cottage areas in Saskatchewan initially took place with little or no consideration for fluctuating lake levels. In recent years, subdivision approvals do take into account lake levels but earlier development was often laid out in relation to the water level which existed at the time of development. Consequently, many cottage owners find themselves in trouble during conditions of flood or drought.

Control structures on lakes can resolve some problems but owners at different locations on a lake will often desire different lake levels depending on the level of their particular cottage area. Water Users Associations can be effective if there are not a wide variety of water users affected, e.g., some northern lakes.

In addition, the issue of water levels involves several interests which are not always compatible -- e.g., recreation, wildlife, agriculture, and flood control. The Saskatchewan Water Corporation licenses all water control structures but different agencies such as the Department of Parks and Renewable Resources actually operate control structures. Attempts are made to keep all lakes within certain ranges despite climatic factors and multiple uses for water.

Concern was expressed regarding a lack of local representation when decisions are made on water levels.

THE COMMITTEE RECOMMENDS THAT THE FORMATION OF WATER USERS ASSOCIATIONS UNDER THE WATER USERS ACT BE CONSIDERED BY RESORT COMMUNITIES.

CHAPTER V

ROADS AND RECREATIONAL NEEDS

1. Resort Roads

Most resort roads have evolved from trails and in the past some new cottage subdivisions have been developed with little or no expenditures on road building. Now that more resort communities are incorporating into resort villages, roads are the responsibility of the resort itself and ratepayers are demanding better roads and maintenance. The condition of access roads to resort communities was also cited as a serious concern by a number of resort communities.

Further, with the promotion of resort areas for year round recreational use, it is necessary to have roads which can handle traffic on a year-round basis. The use of roads by tourist also places a burden on local resort area residents in terms of road maintenance costs. The increasing winterization of cottages and more year round residency all result in greater demands for better roads and year round maintenance.

In most resort areas the costs of providing roads is considerable due to the linear pattern of development and lower densities of development. Soil structures and topography also contribute to the high costs of providing roads and other services such as sewer and water systems.

The need for road improvements was frequently cited in the letters received by the Working Committee from resort communities.

AS A RESULT OF THE INCREASED COSTS OF PROVIDING SERVICES IN RESORT AREAS FOR BOTH RESIDENTS AND OTHERS SEEKING RECREATIONAL OPPORTUNITIES, IT IS RECOMMENDED THAT THE PROVINCIAL GOVERNMENT CONSIDER EXTRA PROVINCIAL FUNDING TO IMPROVE ROADS TO AND WITHIN RESORT COMMUNITIES.

FURTHER THE WORKING COMMITTEE RECOMMENDS THAT WHEN RESORT COMMUNITIES ARE PLANNED, ATTENTION BE GIVEN TO THE ECONOMICAL PROVISION OF "ALL WEATHER" ROADS AND OTHER RELATED SERVICES SUCH AS SNOW REMOVAL.

2. Recreation Facilities

Most recreation activities in resort areas revolve around the lake, that is boating, swimming, skiing and fishing, etc. To facilitate these activities docking facilities, beach areas, and park areas are desirable. However, there are increasing demands for all-season recreation facilities in resort areas. Grants for facilities such as recreation centres, hockey and curling rinks, riding stables, tennis courts, trails (hiking, skiing, all-terrain

vehicles and snowmobiles) are based on permanent population. This results in limited funds to provide and maintain beach, park and hockey facilities in addition to year round recreation facilities.

Resort area recreation facilities are used by tourists and this creates a problem for seasonal residents who pay for the services.

The Department of Culture and Recreation has grants available of up to $5,000 for recreational purposes but these must be matched by the community.

THE COMMITTEE RECOMMENDS THAT GRANT FORMULAS BE REVIEWED IN LIGHT OF THE INCREASING RANGE OF RECREATIONAL FACILITIES BEING DEMANDED BY COTTAGE AREA RATEPAYERS AND RESIDENTS OF THE PROVINCE AS A WHOLE.

RESORT AREAS WITH POTENTIAL FOR TOURISM DEVELOPMENT SHOULD IN PARTICULAR BE EXTENDED A BROADER RANGE OF RECREATIONAL FACILITIES TO ASSIST IN COMMUNITY DEVELOPMENT AND TOURISM DEVELOPMENT WHERE ACCEPTABLE TO THE LOCAL COMMUNITY.

EFFORTS SHOULD BE CO-ORDINATED WITH THE DEPARTMENT OF TOURISM AND SMALL BUSINESS TO FOSTER RESORT AREA DEVELOPMENT WHERE ACCEPTABLE TO THE LOCAL COMMUNITY WHICH MEETS THE NEEDS OF THE PROVINCE AS A WHOLE AND THE INDIVIDUAL RESORT COMMUNITIES.

CHAPTER VI

FINANCIAL

1. Assessment and Taxation

Background

In Saskatchewan the assessment system is based on a modified market value approach. At intervals of 10 years or less all properties are reassessed to bring their assessments up to date.

For resort land the maximum land value for resort properties is established and this maximum level is scaled down depending on the amenities of a particular resort such as beach quality, boating facilities, scenic appeal, distance from a city, etc. (See Appendix C).

Once the maximum for the best land in a resort is set then other land is assigned values in relation to the best land based on criteria such as whether the lot is on the beach or a back lot. Generally poorer resort area lots might be assigned values at about 70% the level of the best land in that community.

Buildings and other structures (improvements) placed on land are valued at 50% of their 1965 base year value. The buildings (including cottages) are assessed using depreciated replacement cost. All valuation of buildings is done the same in urban and rural municipalities including resort areas. Depending on the nature of the building the dwelling will be assessed as either a "cottage" or as a "regular" house. Quality of construction materials, stage of finish, degree of partitioning, and number of features are some of the elements considered in assigning a cottage or residence class.

When a new Saskatchewan Assessment Management Agency is formed, it should facilitate an increased level of consultation regarding assessment criteria.

Reassessment

In practice reassessments of all properties in the province take a number of years to complete. Therefore some municipalities will have higher reassessed values while others do not. To ensure that contributions to school divisions, hospitals, etc. do not become distorted an equalization factor is applied to bring the new assessed values closer to the old assessed values still used in some municipalities. Once all municipalities are reassessed these equalization factors are no longer required as all property will have been evaluated using the same base.

Property in Regional and Provincial Parks

Property in regional and provincial parks is excluded from municipal and school property taxes. The land on which these cottages are built is generally leased from the Crown or the regional parks authority. The parks are excluded by legislation from the boundaries of urban and rural municipalities.

Many cottagers in urban or rural municipalities contend that they should not pay school taxes, as is the case with the cottagers in parks. Except for a few permanent residents most cottagers do not use the resort area school systems.

Cottage owners in parks do pay lease and service fees. In regional parks the lease rental fee is generally a flat rate charge which may vary with the regional park and by the type of lot.

In provincial parks, in 1980, lease rental fees were changed so that they are tied to the value of the leased land and improvements and the costs of providing services, however, there is a maximum charge set.

The properties were valued using the assessment manual provisions for resort properties, with parks indexed depending on the natural features, services, beach access, etc. These rates for the best lot were then adjusted for each lot according to lot size, proximity to water and other factors. Land rentals were set at 20% of assessed value. A service and recreation tax was set as follows:

seasonal residents -- 16.75 mills (maximum $100.00)
permanent residents - 20.0 mills (maximum $120.00)
(based on 100% of assessed value of land and 50% of assessed value of buildings.)

Direct comparisons are difficult between park and non-park resorts due to the fact that most cottagers outside of parks own their land rather than rent it as cottagers in parks do.

However, the school mill rate accounts for a large part of the variation in costs as this levy is not applicable in parks.

Taxation Levels

Reassessment has generally resulted in considerably higher assessed values in resort areas. This generally does not cause problems respecting municipal taxes of a resort village as the mill rate can simply be lowered. However these higher reassessments do cause shifts in the incidence of school taxes. If the assessment of other communities rise at a slower rate than resort communities the share of school taxes born by these communities increases.

There is also a problem in resort hamlets when resort areas are reassessed at much higher levels. If the rest of the RM's assessment has not increased as rapidly then the cottage areas pay a higher part of the total municipal tax bill. The school tax problem can also apply in the resort hamlets.

Some members of the Committee, but not the Committee as a whole, believe that the school tax on cottages is unfair as cottagers do not send their children to school in the area of the resort. These members maintain that because the land is used for recreational purposes, it is not appropriate to have school property taxes. They contend that traditionally in the province recreational land has not been taxed (e.g., federal, provincial and regional parks). Their concern is exacerbated by the recent reassessment of cottage properties which resulted in higher school taxes.

Some members therefore felt that the school tax on resort properties should be eliminated or considerably reduced. The survey of resort communities also indicated considerable support for the removal or significant reduction of school taxes on resort properties.

Although an in depth study of the assessments and taxation levels of each resort community would be needed to ascertain the degree of shifts in the tax burden, for the following reasons it appears that resort community assessment levels have increased more than certain other properties.

Land Assessment

Previously some resort areas had been assessed at very low rates per front foot of land. After reassessment most resorts are assessed from $20 to $40 a front foot. Equalization does affect these increases to a certain extent but not completely.

In many cases other assessments are expected to roughly double. Therefore the proportion of the assessment derived from cottage areas increases substantially.

Building Assessment

The majority of assessment from cottage areas is derived from building assessments. These assessments are expected to increase only a little more than double the previous assessment according to the formula so taxes on buildings in cottage areas would increase only to a limited extent due to reassessment.

The assessment increases, combined with increased costs for municipal and school services due to inflation have meant that cottagers which previously paid only one or two hundred dollars a year are now often paying much higher rates. At times these increases in taxes have not been accompanied by an increase in services.

Summary of Assessment Concerns

Specific concerns identified include:

a) Land index for resort communities sets values too high in resort communities.

b) Conditional obsolescence (i.e., lack of certain services) is not used in resort land index as it is for other urban centers. For lots within a regular urban centre land values are decreased by up to 90% if there is no street, no sewer, no water, no pavement or no curbs.

c) The assessment of backshore lots is at times too high relative to lakeshore lots.

d) Reassessment has resulted in much higher assessed values and the equalization formulas do not appropriately distribute the tax load.

e) Many resort communities which wrote to the working committee indicated school taxes should be reduced or eliminated in resort communities. In Alberta the Cottage Owners Association had proposed reducing school taxes to about 20% in resort areas based on an estimated 20% permanent resident occupancy rate. As cottagers do not send their children to school in resort areas they do not see why they should pay school taxes on their summer homes. There is a similar concern respecting hospital and library levies. It is believed that the benefits or services provided should be related to the level of taxation. It should be noted however that there are considerable administrative problems in determining whether or not a residence is a principal residence and therefore it is difficult to arrive at practical proposals which consider both seasonal and permanent residents in resort communities. Preliminary investigations indicate other provinces do not provide any special status for seasonal dwellings for school tax purposes.

f) The classification of resort dwellings as either permanent or seasonal dwellings is a concern. Criteria such as insulation, etc. should be clearly articulated. Capability for year round occupancy is an important consideration.

g) There is concern that the current assessments do not adequately reflect the extent to which a given parcel of land is developable. The terrain of each part of a lot and other factors influence the ability to develop the parcel of land.

h) The assessment value of resort properties relative to market value should be reviewed.

i) More communication is required in the establishment of the assessment manual criteria and in notifying property owners that their property has been assessed by the assessor.

j) The recreational use of land is an important principle to consider in developing criteria for assessment of resort communities.

THE COMMITTEE RECOMMENDS THAT:

a) **THE ASSESSMENT MANUALS BE REVISED TO ALLEVIATE INEQUITIES IN THE ASSESSMENT OF RESORT PROPERTIES.**

b) **ASSESSMENT USER GROUPS (INCLUDING THE SUMA SUBCOMMITTEE ON RESORT COMMUNITIES) SHOULD MEET WITH THE SASKATCHEWAN ASSESSMENT AUTHORITY PERSONNEL WORKING ON ASSESSMENT MANUAL CRITERIA FOR RESORT PROPERTIES.**

c) **WHEN NEW ASSESSMENT CRITERIA FOR RESORTS HAVE BEEN DEVELOPED THAT CONSIDERATION BE GIVEN TO REASSESSMENTS OF RESORTS DURING THE CURRENT ROUND OF ASSESSMENT. THE NEW CRITERIA SHOULD IN ANY EVENT BE USED IN THE NEXT ROUND OF ASSESSMENT BEGINNING IN 1987.**

Business Taxes

Businesses in resort areas have their business assessments adjusted based on the number of days per year a business stays open. This seasonal adjustment is usually obtained by asking the business operator how many days per year he stays open. The owner has the right of appeal if he feels the factor does not accurately represent the portion of the year he stays open.

Another factor, the business location factor, applies for an entire resort area. Most resort villages have a business location factor of .67 which is based on the appropriateness of the resort location for the types of businesses. The business location factor for most regular villages with populations of 101 to 150 is .67.

The Urban Land Index is also used to arrive at the final rate adjustment for a business in a resort area. Therefore the business location factor is multiplied by the urban land index which is calculated as shown in Appendix C.

There is concern that the factors used regarding businesses in resort communities are resulting in business tax rates which are too high relative to other communities.

Assessment of commercial land at three times the level of adjacent residential properties may be too high for some resort areas. Businesses in resorts are only profitable for a small part of the year. Resort businesses should be encouraged in order to promote resort areas.

THE COMMITTEE RECOMMENDS THAT:

THE BUSINESS LOCATION FACTORS USED IN RESORT COMMUNITIES SHOULD BE REVIEWED TO ENSURE THE FACTORS ARE APPROPRIATE RELATIVE TO OTHER COMMUNITIES.

2. Grants

Revenue Sharing Grants

Revenue sharing grants are paid to resort villages and (resort) organized hamlets. The grants to organized hamlets are made to the rural municipality and retained for the credit of the hamlet. Regular hamlets do not qualify for revenue sharing grants.

The revenue sharing grants to resort villages and other urban municipalities have three components:

a) basic grant
b) per capita grant, and
c) foundation grant.

The basic grant is $2,075 for resort villages with population of 0-149; and 2,760 for resort villages with populations of 150-299 and $3,000 for resort villages with a population of 300 or more (1984 grant levels). All urban municipalities and resort hamlets qualify for this part of the grant. The per capita grant for 1984 was $54.45 for permanent population based on the 1981 federal census. Resort villages and (resort) organized hamlets qualify only for the portion of their population which are permanent residents respecting the per capita portion of the grant.

The foundation grant part of the formula is available only for urban municipalities including resort villages. This part of the formula takes into account, to a certain extent, the higher costs of resort villages relative to their permanent population. The expenditures of a given community are compared to the average tax revenue for a community with that size of population. The grant under this formula is higher if expenditures exceed the average tax revenue to a large extent.

While all urban municipalities and (resort) organized hamlets receive at least some funding under the revenue sharing program it is partially based on permanent population.

Some members of the Committee, but not the Committee as a whole, feel that grants should also recognize the very large seasonal population of resort communities. The high costs of providing services to extensive linear resort communities and the influx of tourists which use local services place additional financial pressures on resort communities.

Some committee members support the use of criteria other than permanent population for grants to resort communities. Alternative criteria could be number of dwellings, seasonal population or assessment.

Urban Affairs is reviewing the revenue sharing formula to determine if a separate calculation should be made for resort villages.

Other Grant Programs

Other grants such as the Provincial Capital Fund grant ($25.00 per capita over two years) are available for all hamlets and resort villages. These grants are based on permanent population which is generally quite low in resort communities.

The fire protection grant of $1.00 per capita is also on a per capita (permanent population) basis. Due to the lack of fire protection facilities in some resort communities insurance premiums are high for cottages.

Concerns were also expressed regarding police protection. Vandalism and theft when seasonal residents are not at their dwellings was a key issue.

The priority in these programs has been on servicing permanent dwellings which are used year round. Resort communities with some permanent population qualify for grants based on the number of permanent residents.

CHAPTER VII

ADMINISTRATIVE CONCERNS

1. Clerk/Administrator Qualifications

Due to the limited financial resources of many resort villages, the position of the clerk/administrator will often be filled on a part time basis and there may not be an office located in the resort village. Further, resort village clerks and clerks of regular villages and towns with a population of less than 1,000 are not required to have a certificate issued by the Urban Affairs Board of Examiners.

The committee feels that efforts should be made to increase the qualifications of clerks in resort villages to meet the increasing duties of these positions.

In 1985, the Urban Affairs Board of Examiners instituted a Class "D" Certificate for Municipal Administrators working in communities with populations of less than 300 and communities without sewer or water systems. By offering this type of certificate it may encourage clerks/administrators of small communities to take the Local Government Administration course and obtain a "Class D" certificate. Such training would increase the legal, administrative and financial knowledge of clerks and administrators.

The "Class D" certificate is not required for administrators in resort villages but is available for those working in small communities.

It should be noted that in some cases a Class C Certificate could be issued for a resort community administrator if the responsibilities, number of people on tax roll, etc., were considered appropriate by the Board of Examiners.

THE COMMITTEE RECOMMENDS THAT RESORT COMMUNITIES CONTINUE TO ENCOURAGE PARTICIPATION IN WORKSHOPS FOR ADMINISTRATORS AND COUNCIL MEMBERS PROVIDED BY THE MUNICIPAL ADVISORY SERVICES BRANCH AND THROUGH COURSES AVAILABLE FROM THE LOCAL GOVERNMENT ADMINISTRATION PROGRAM AT THE UNIVERSITY OF REGINA. RESORT COMMUNITIES ARE ENCOURAGED TO HAVE ADMINISTRATORS WITH A MINIMUM OF A CLASS D CERTIFICATE.

THE COMMITTEE FURTHER RECOMMENDS THAT COMMUNITIES CONSIDERING INCORPORATION ENSURE THAT THEY WILL HAVE ADEQUATE FINANCIAL RESOURCES FOR ADMINISTRATIVE AND OTHER PURPOSES AND THAT WHERE APPROPRIATE RESORT VILLAGES CONSIDER SHARING ADMINISTRATIVE STAFF AND OFFICE SPACE WITH ADJACENT RESORT VILLAGES OR WITH RURAL MUNICIPALITIES.

THE COMMITTEE RECOMMENDS THAT CLERKS/ADMINISTRATORS BE ENCOURAGED TO UTILIZE THE ADVISORY SERVICES OFFERED BY THE MUNICIPAL ADVISORY SERVICES BRANCHES OF URBAN AFFAIRS AND RURAL DEVELOPMENT.

2. **Audit Fees**

Concern has been expressed by resort communities respecting the complexity of the form used for financial statements and the fee demanded by auditors to audit financial statements. It was felt that a simplified form could reduce high audit costs and that auditors other than chartered accountants should be able to audit municipal financial statements.

The Department of Urban Affairs in conjunction with the Department of Rural Development is currently reviewing the forms used for financial statements and the form will be changed for 1986. The review will ensure the form is suitable for computerization needs and for meeting the information needs of the Village, the province and for reporting to Statistics Canada. Staff reviewing the forms have been notified of the concerns of resort communities and are taking their concerns into account.

The Urban Affairs Board of Examiners recently extended the right to do audits to certain public accountants in addition to chartered accountants.

THE COMMITTEE RECOMMENDS THAT THE FINANCIAL STATEMENT FORMS BE REVISED IN A MANNER WHICH MAKES THEM EASIER TO USE BY RESORT COMMUNITIES.

CHAPTER VIII

CROWN PROPERTY AND PRIVATE LEASED COTTAGE LOTS

1. Leasing Crown Land

There is concern that blocks of land in resort areas are being held by the Crown which should be under the jurisdiction of resort communities. When the property is held as Crown land by the Parks Department or other agency, local governments cannot plan for this area and do not derive tax revenue (unless the lot is leased). If vacant parcels were turned over to resort communities, appropriate lands could be subdivided and sold as lots. This revenue would assist resort communities in funding capital works projects.

A recent initiative of the Parks and Renewable Resources department should at least partially alleviate concerns regarding Crown lands held by the Parks Department in resort areas outside of parks. Appropriate parcels of land in resort areas are being offered for sale to municipalities or developers. This would bring the land within the jurisdiction of the municipality and would mean the land (lots) would be subject to taxes. However, the land would not be turned over for free to municipalities. Land sold by the Parks Department to a developer would, under a development agreement, have to be developed within a set time frame. Any proposed development would not go ahead until municipal approval was obtained.

The Parks Department will retain certain parcels of land if necessary for wildlife, recreation, etc.

THE COMMITTEE RECOMMENDS THAT WITH PROPER PLANNING APPROPRIATE RESORT CROWN LAND MAY BE CONSIDERED FOR SALE AND DEVELOPED, THEREBY INCREASING THE LOCAL TAX BASE AND LOCAL CONTROL OVER DEVELOPMENT.

FURTHER THE COMMITTEE RECOMMENDS THAT SPECIAL CONSIDERATION BE GIVEN TO MUNICIPAL PROPOSALS TO DEVELOP CROWN LAND FOR PRIVATE SALE.

2. Private Leased Cottage Lots

Concern has been expressed regarding lease agreements with a land owner which allows an individual to lease the land to build a cottage. When public land is leased from the Parks Department the proposal will go through the subdivision approval process if a number of lots are involved. However on private land subdivisions are not always required even when a number of lots are being leased.

These informal private lease arrangements can result in a number of problems including:

1) Without a legal land survey lots are at times improperly laid out. Cottages may be built partially on adjacent lots or in some cases on public lands.
2) While a rural municipality could require a subdivision this is often not enforced.
3) Often there will not be direct access to a public road from the lot. The landowner lets the person drive across his land to the cottage. Such informal access arrangements may not be honoured by subsequent landowners. It may be necessary to purchase land to obtain legal access.
4) If a haphazard arrangement of cottages takes place with no land set aside for a road it can be extremely difficult to subdivide the property at a later date. If lot sizes are too small they may contravene the subdivision regulations.

THE COMMITTEE RECOMMENDS THAT:

a) INFORMATION REGARDING ENTERING INTO PRIVATE LEASE ARRANGEMENTS SHOULD BE MADE AVAILABLE TO MUNICIPAL OFFICES. DETAILS SHOULD BE INCLUDED RESPECTING PROPER LEGAL DESCRIPTIONS OF PARCELS OF LAND, ACCESS TO PUBLIC ROADWAYS AND TAXATION OF LEASED PROPERTY. MUNICIPALITIES SHOULD BE INFORMED WHEN LANDOWNERS AND LESSEES ENTER INTO LEASE AGREEMENTS.

b) MUNICIPALITIES ADOPT AND ENFORCE ZONING PROVISIONS REQUIRING ONE RESIDENCE PER PARCEL OF LAND.

c) THE DEPARTMENT OF HEALTH CONSIDER REQUIRING MINIMUM LOT SIZES FOR UNSUBDIVIDED LEASED AREAS. THESE MINIMUM LOT SIZE REQUIREMENTS COULD BE COINCIDENT WITH THE SUBDIVISION REGULATION REQUIREMENTS OF 40 FEET BY 100 FEET AND WOULD BE ENFORCED WHEN THE PLUMBING AND SEWAGE SYSTEM WAS INSPECTED.

CHAPTER IX

STORE HOURS IN RESORT COMMUNITIES

A recent amendment to The Urban Municipality Act, 1984, section 121(5.1) provides that restrictions on store hours do not apply in resort villages unless the council passes a bylaw providing that the restrictions apply. This allows stores in resort villages to stay open on weekends and evenings to meet the needs of cottage owners and tourists who travel to resorts most frequently at these times.

The amendment, however, does not refer to the special circumstances of the Town of Regina Beach and Villages of Lebret, Meota and Buena Vista, which are not legally constituted as "resort villages". These communities are incorporated as regular towns and villages and therefore must follow evening and weekend closing provisions contained in the Urban Act - i.e., only confectioneries, cafes, etc. can be open on Sundays or each evening. In resort villages, all types of stores can be open weekends and evenings.

Estimates of the number of permanent and seasonal dwellings in towns and villages that are resort areas or resorts are as follows:

	Permanent (Principal Residence)	Secondary (Seasonal Residence)
Town of Regina Beach	306	666
Village of Buena Vista	78	228
Village of Lebret	100	57
Village of Meota	90	58

(Estimates from town/village administrators)

In Regina Beach and Buena Vista seasonal (secondary residences) represent a majority of the dwellings.

The Committee also noted that communities such as Christopher Lake and Fort Qu'Appelle, which are dependent on the surrounding resort areas, may also seek to be exempt from the store hours provisions. Some members of the Committee, but not the committee as a whole, felt that these communities which act as service centres for surrounding resort areas should also be exempt from the store hours provisions.

THE COMMITTEE RECOMMENDS THAT THE STORE HOUR PROVISIONS OF THE URBAN MUNICIPALITY ACT, 1984 BE REVIEWED TO DETERMINE IF TOWNS AND VILLAGES THAT ARE RESORT COMMUNITIES SHOULD BE EXEMPT FROM THE STORE HOUR PROVISIONS IN THE SAME MANNER AS RESORT VILLAGES.

CHAPTER X

ELECTIONS IN RESORT AREAS

The Local Government Election Act provides in subsection 23(1) that a person is qualified to vote if he or she has resided in the municipality for six months immediately preceding election day or owns assessable land and has resided in Saskatchewan for six months.

In addition paragraph 23(1)(c)(iii)(C) provides that in the case of a resort village the same qualifications apply except a spouse of a person who is qualified to vote may also vote.

Section 24 provides that a person can vote in both a resort village and another municipality.

Under section 26 only a person who is a resident for six months immediately preceding the election can be a candidate in a city, town or village. However, in a resort village any elector can be a candidate.

Qualifications of Electors

There is concern that cottagers who lease their land do not have a vote unless they reside in their cottage for at least six months of the year. As few cottagers live in their cottage for six months, most cottagers who lease their land are not entitled to vote. Residential requirements do not appear to be a sufficient criterion for use in resort communities. Individual members of the Committee from resort communities, but not the Committee as a whole, felt that non-residents who lease their land but are the assessed owners of the building should be allowed to vote in resort village elections. Other members of the Committee expressed the concern that this would provide up to four votes (or more) per lot in resort villages.

Resident Requirement for Candidacy -- Towns and Villages

The Urban Act makes exception whereby non-residents can run for office in resort villages but the same exception is not made for (regular) towns and villages.

Some individual members of the Committee, but not the Committee as a whole, supported a review of the concerns of seasonal residents who cannot run for office in towns and villages (that are resort in nature) in order to determine if special exceptions should be made for those resort communities which are not legally resort villages.

It was noted that recent SUMA resolutions oppose granting non-residents the right to run for office in urban municipalities.

CHAPTER XI

MUNICIPAL LIABILITY INSURANCE

The recent rapid increases in the costs of liability insurance are of concern to municipalities generally. Due to the recreational activities at lakeshore resort areas, there are more chances of accidents which could involve legal actions against resort municipalities in particular. For example, accidents could occur on docking facilities, in swimming areas or on other recreational facilities.

Insurance policies are issued based on the size of a community, past loss history, types of community facilities and types of activities. Some activities which would be considered include boating, swimming, swimming instruction, rodeos, fairs, snowmobile races, baseball, etc. Policies could be for various activities or if a one-time event occurred, special coverage might be obtained for that event.

Some of the recreational activities in resort areas take place on dedicated lands, which include public reserves, municipal reserves and environmental reserves. This land is owned by the Crown (except municipal reserves) but under section 204(2) of The Planning and Development Act the municipality is required to maintain the reserve areas unless the reserve is leased. When leased, the land is maintained by the lessee.

If an accident resulting in a liability claim occurs on dedicated lands which the municipality is required to maintain the responsibility for damages awarded fall on the municipality. As resort communities are prone to liability suits related to recreational activities particular attention is required respecting the liability insurance needs of these communities.

THE COMMITTEE RECOMMENDS THAT:

a) **THE GOVERNMENT SUPPLY DETAILED INFORMATION AND PROCEDURES AND ENCOURAGE RESORT COMMUNITIES TO CHECK ALL FACILITIES, AREAS AND PROGRAMS TO ENSURE ADEQUATE SAFETY MEASURES ARE BEING TAKEN.**

b) **THE GOVERNMENT MINISTERIAL TASK FORCE ON LIABILITY INSURANCE PAY PARTICULAR ATTENTION TO THE NEEDS OF RESORT COMMUNITIES WHEN REVIEWING THE RISING COSTS OF MUNICIPAL LIABILITY INSURANCE.**

CHAPTER XII

SUMMARY

The key issues addressed by the Committee are outlined in this summary. Some of the strongly held views of individual committee members from resort communities are also identified.

Organization of Resort Communities

The Committee addressed resort community issues in all types of resort communities including urban, rural and park area resorts. Due to their common land use base many problems are the same for these resorts.

The large number of small, at times marginal, communities is a problem. One means to foster the incorporation of more subdivisions into larger more viable resorts would be to have a ward or divisional system for resort communities.

In rural municipalities, concerns focused on the adequacy of services provided by the R.M. and the need for better co-operation between rural municipalities and hamlets. Concern was expressed that rural municipalities and The Rural Municipality Act are designed to meet the needs of rural farm residents, not cottage areas. Separate resort designations for organized hamlets and variable mill rates are proposed to improve matters for organized hamlets.

The committee also identified the need to review resort community legislation to ensure that all resort communities are treated uniformly.

Planning and Environmental Concerns

The Committee felt there was a need to further the co-ordination of planning for lakeshore areas. To facilitate input by all communities on a lake, district planning commissions were proposed.

The Committee identified concerns related to water quality, sewage disposal, lake levels and intensity of use of some resort areas. Private sewage disposal systems such as septic tanks are a key area of concern, particularly regarding the roles of health inspectors and the local municipality.

Roads and Recreational Needs

The condition of access roads to resort areas is a key area of concern of resort villages and hamlets. R.M.s are concerned with the costs of these roads and the Committee feels that grants for resort roads have not been adequate.

The cost of providing recreational facilities such as beach facilities, boat piers, park areas, etc., is a major issue, especially where tourists utilize these facilities, adding to costs.

The overall costs of delivering services to resort communities can be high due to the scattered linear nature of resort areas, the costs of maintaining reserve areas and the costs of servicing new development.

Financial

a) Working Committee Concerns

Financial concerns identified by the committee included the assessment criteria used for resort communities and the impact of reassessments on taxation levels in resort communities. The Committee felt the assessment manual criteria should be thoroughly reviewed and revised respecting resort properties and dwellings. The criteria for assessing resort businesses also needs to be reviewed to ensure the business location factors are appropriate relative to other communities.

The committee has made recommendations regarding grants for resort roads, recreational facilities, water systems, fire protection, revenue sharing and capital projects. Often resort communities have special financial needs due to the linear patterns of development and the influx of tourists in the summer.

Specific financial concerns are addressed elsewhere in the body of this report and in the recommendations.

b) Additional Financial Concerns of Individual Committee Members

Some individual members of the Working Committee, but not the Committee as a whole, feel that:

a) the school property tax on secondary residences should be removed or decreased since cottagers do not educate their children in the resort area.

b) the fact that cottagers in Regional, Provincial and Federal Parks do not pay school taxes (only lease and service fees) contributes to concerns regarding school taxes.

c) reassessments have led to excessive school tax increases for urban resort communities and in RM resorts to excessive municipal and school tax increases.

d) grants based on permanent population are not adequate for resort communities where most of the population is seasonal and the grant structure for resort communities requires in-depth discussion and study.

e) there are concerns regarding the manner in which resort dwellings are assessed (e.g., backshore lots assessed too high, no conditional obsolescence allowed in resort communities).

Administrative Concerns

The Working Committee reviewed various ways to improve the qualification of resort municipality administrators. Workshops, the Local Government Administration Program and Certificates issued by the Board of Examiners were discussed in this respect.

Leased Cottage Lots

A key issue respecting privately leased lots was the informal nature of many such agreements and the resulting haphazard development. The committee discussed means to provide further information on leasing and stipulation of minimum lot sizes.

Store Hours and Elections

The Working Committee identified concerns in villages and towns that are resort areas but are not legally designated as "resort villages". These communities are not subject to the special store hour provisions for resort villages or the special election provisions for resort villages.

Municipal Liability

The problem of the increasing costs of liability insurance are of particular concern to resort communities due to the wide range of recreational activities in resort areas which could lead to liability court cases. Measures to address these concerns include safety measures by municipalities and ensuring the special concerns of resort communities in this respect are addressed by the province.

Conclusion

Resort communities have specific concerns which are different from other urban and rural communities in Saskatchewan. The Working Committee on Resort Communities has identified key issues affecting resort areas and made recommendations for the consideration of the Ministers of Urban Affairs and Rural Development. Key recommendations include a proposed ward or divisional system for resort communities; a variable mill rate system for organized hamlets; measures to facilitate improved enforcement of private sewage system regulations and to foster environmental protection; recommendations for further resort road and recreation facility grants for resort areas; and identification of taxation issues such as school taxes and grant concerns. Other recommendations have addressed leased cottage lots, store hours, and liability insurance.

With over 25,000 cottages in the province located in 250 resort communities the land use, organizational, financial, administrative and legislative concerns of resort residents and communities are important matters to be addressed. Ongoing cottage development makes the resolution of resort area concerns a more pressing matter.

CHAPTER XIII

RECOMMENDATIONS

Incorporation, Organization and Status of Resort Communities

THE COMMITTEE THEREFORE RECOMMENDS THAT "RESORT COMMUNITY" BE DEFINED AS FOLLOWS:

> "RESORT COMMUNITIES ARE COMMUNITIES WHERE OWNERSHIP IS BASED ON RECREATIONAL USE OF PROPERTY AND THE MAJORITY OF DWELLINGS REPRESENT A 'SECONDARY' AS OPPOSED TO A 'PRINCIPAL' RESIDENCE".

THE COMMITTEE RECOMMENDS THAT LEGISLATION DEALING WITH RESORT COMMUNITIES CONTAINED IN VARIOUS STATUTES BE REVIEWED AND AS FAR AS PRACTICAL, ALL RESORT COMMUNITIES SHOULD BE TREATED UNIFORMLY.

THE COMMITTEE THEREFORE RECOMMENDS THAT A "RESORT" DESIGNATION BE PROVIDED FOR "RESORT" ORGANIZED HAMLETS IN THE RURAL MUNICIPALITY ACT.

THE COMMITTEE RECOMMENDS THAT COMMUNITIES THAT ARE LEGALLY RESORT VILLAGES (SEE APPENDIX D) REQUEST THAT THE MINISTER OF URBAN AFFAIRS UNDER SUBSECTION 10(1) OF THE URBAN MUNICIPALITY ACT, 1984 HAVE THEIR NAMES CHANGED TO "RESORT VILLAGE" IF THEY CURRENTLY DO NOT HAVE THAT CORPORATE NAME.

Ward System as an Option for Resort Communities

THE COMMITTEE RECOMMENDS THAT:

a) THE URBAN MUNICIPALITY ACT, 1984 AND THE RURAL MUNICIPALITY ACT BE AMENDED TO PROVIDE FOR A WARD SYSTEM IN RESORT COMMUNITIES, TO BE ADOPTED BY BYLAW. IN THE CASE OF THE RESORT HAMLETS, THE COUNCIL OF THE RURAL MUNICIPALITY IN WHICH THE RESORT HAMLET IS SITUATED WOULD DIVIDE THE HAMLET INTO WARDS AND ONE MEMBER OF THE HAMLET BOARD WOULD REPRESENT EACH WARD.

b) CONSIDERATION SHOULD BE GIVEN TO ALLOWING MORE THAN THREE HAMLET BOARD MEMBERS FOR VERY LARGE RESORT HAMLETS.

c) WHERE AN INCORPORATION PROCESS IS INITIATED SUCH A WARD SYSTEM MAY BE INCLUDED IN THE INCORPORATION ORDER, AT THE REQUEST OF THE PARTIES INVOLVED.

d) SOME MECHANISM SHOULD ALSO BE AVAILABLE TO ALTER OR ELIMINATE THE WARD SYSTEM AT SOME FUTURE DATE IF IT NO LONGER SERVES ANY PURPOSE.

e) THE PROVINCE REVIEW THE LEGALITY AND FEASIBILITY OF PERMITTING RESORT COMMUNITIES WHICH ARE NOT DIRECTLY CONTIGUOUS BUT WHICH SHARE THE SAME BODY OF WATER TO INCORPORATE INTO ONE COMMUNITY WITH A WARD SYSTEM.

f) THE GOVERNMENT STRONGLY ENCOURAGE THOSE RESORT AREAS CONSIDERING INCORPORATION TO JOIN INTO ONE RESORT VILLAGE WITH WARDS AND TO ENCOURAGE EXISTING RESORTS TO ADOPT WARD SYSTEMS WHERE APPROPRIATE.

Proposed Budget for Areas Incorporating as Resort Villages

THE COMMITTEE RECOMMENDS THAT PETITIONERS FOR ORGANIZED HAMLET OR RESORT VILLAGE STATUS BE REQUIRED TO PROVIDE A PROPOSED BUDGET FOR THE ORGANIZED HAMLET OR RESORT VILLAGE AND THAT THE DEPARTMENTS OF RURAL DEVELOPMENT AND URBAN AFFAIRS MAKE AVAILABLE AN OUTLINE OF A RESORT COMMUNITY BUDGET. THE PROPOSED BUDGET WOULD BE MADE AVAILABLE TO THE RATEPAYERS SO THEY ARE AWARE OF IMPLICATIONS OF CHANGING STATUS.

FURTHER THE COMMITTEE RECOMMENDS THAT CONSIDERATION BE GIVEN TO INCLUDING FINANCIAL AND OTHER CRITERIA WHICH THE MINISTER SHOULD CONSIDER WHEN REVIEWING A PROPOSAL FOR A RESORT VILLAGE. SUCH CRITERIA COULD INCLUDE:

a) FINANCIAL VIABILITY OF THE PROPOSED RESORT VILLAGE
b) VARYING THE AREA OF THE PROPOSED RESORT VILLAGE IF APPROPRIATE
c) AMOUNT OF FUNDS PRESENTLY HELD IN RESERVE SHOULD A TRANSFER TAKE PLACE.

Organizational Concerns in Rural Resort Communities

THE COMMITTEE RECOMMENDS THAT THE MINISTER OF RURAL DEVELOPMENT CONSIDER THE DIFFICULTIES ENCOUNTERED WHEN EXTENSIVE RESORT AREAS CONSTITUTE PART OF THE RURAL MUNICIPALITY.

FURTHER, AS STATED ABOVE, THE DEPARTMENT OF RURAL DEVELOPMENT SHOULD AMEND THE RURAL MUNICIPALITY ACT TO PERMIT THE FORMATION OF WARDS WITHIN ORGANIZED HAMLETS SUCH THAT MEMBERS OF THE HAMLET BOARD MAY BE SELECTED ON THE BASIS OF WARDS WITHIN THE HAMLET AS OUTLINED EARLIER IN THIS CHAPTER.

THE PROPOSAL IN THIS REPORT FOR THE FORMATION OF RESORT VILLAGES WITH WARDS SHOULD BE CONSIDERED FOR EXTENSIVE RESORT AREAS.

Variable Mill Rates for Resort Organized Hamlets

THE COMMITTEE RECOMMENDS TO THE MINISTER OF RURAL DEVELOPMENT THAT ORGANIZED HAMLETS (INCLUDING THOSE WHICH ARE RESORT AREAS) BE ALLOWED TO HAVE LOWER OR HIGHER MILL RATES THAN THE RURAL MUNICIPALITIES THEY ARE LOCATED (i.e., VARIABLE MILL RATES).

Legislation for Resort Communities

THE COMMITTEE RECOMMENDS THAT:

a) DISTINCTIVE AND IDENTIFIABLE PROVISIONS BE INSERTED IN TO VARIOUS ACTS (e.g., URBAN ACT, RURAL ACT) RELATED TO RESORT COMMUNITIES;

b) A CO-ORDINATING COMMITTEE OF GOVERNMENT BE FORMED TO ENSURE THAT CONSEQUENTIAL AMENDMENTS ARE MADE TO PERTINENT ACTS REGARDING RESORT LEGISLATION SO THAT CO-ORDINATION OF POLICIES MAY BE FACILITATED;

c) ONGOING, DETAILED RESEARCH ON RECREATIONAL LAND USE, POLICIES AND LEGISLATION BE UNDERTAKEN BY THE PROVINCE TO FORM A BASIS FOR CO-ORDINATION OF RESORT COMMUNITY POLICIES AND LEGISLATION.

Co-ordination of Planning for Lakeshore Areas

THE COMMITTEE RECOMMENDS THAT:

a) LAND USE AND DEVELOPMENT PLANS TAKE INTO CONSIDERATION THE EFFECT OF RESORT COMMUNITY DEVELOPMENT ON THE ENVIRONMENT.

b) PILOT STUDIES BE DONE ON THE CARRYING CAPACITY OF RESORT AREAS AND THAT PROVINCIAL POLICIES BE FORMULATED WHICH ADDRESS THE CAPACITY OF RECREATIONAL AREAS TO SUPPORT COTTAGE AND OTHER DEVELOPMENT.

c) RESORT COMMUNITIES BE ENCOURAGED TO ISSUE BUILDING PERMITS AS A FURTHER MEANS TO CONTROL THE LOCATION OF A COTTAGE ON ITS LOT AND THE QUALITY OF BUILDING CONSTRUCTED.

d) TO FOSTER CO-ORDINATION OF PLANNING ACTIVITIES, DISTRICT PLANNING COMMISSIONS BE FORMED ON SASKATCHEWAN LAKES WHICH HAVE SUBSTANTIAL RESORT COMMUNITY DEVELOPMENT.

Private Sewage Systems

THE COMMITTEE RECOMMENDS THAT:

a) THE NUMBER OF PUBLIC HEALTH INSPECTORS SHOULD BE INCREASED TO PROVIDE ADDITIONAL STAFF FOR ADEQUATE CONTROL OF PRIVATE SEWAGE DISPOSAL SYSTEMS AND THAT CONSIDERATION BE GIVEN TO HIRING STUDENTS DURING THE SUMMER MONTHS TO FURTHER ASSIST PUBLIC HEALTH INSPECTORS WITH INSPECTIONS OF COTTAGES.

b) THE DEGREE TO WHICH HEALTH INSPECTORS ASSIST MUNICIPALITIES IN THE ENFORCEMENT OF REGULATIONS SHOULD BE INCREASED.

b) THE DEGREE TO WHICH HEALTH INSPECTORS ASSIST MUNICIPALITIES IN THE ENFORCEMENT OF REGULATIONS SHOULD BE INCREASED.

c) PRIOR TO A BUILDING PERMIT BEING ISSUED, APPROVAL OF THE APPROPRIATE HEALTH AUTHORITIES SHOULD BE REQUIRED FOR THE SEWER AND WATER SYSTEM.

d) DETAILED TESTING OF WATER QUALITY SHOULD BE DONE TO OBTAIN MORE FACTS ON THE ROLE OF COTTAGE AREAS RELATED TO WATER QUALITY.

e) REGULATIONS RESPECTING THE HAULING AND DUMPING OF SEPTIC TANK WASTE BE MORE RIGOROUSLY ENFORCED.

f) INFORMATION BE PROVIDED FOR THE PUBLIC, LOCAL ADMINISTRATORS AND COUNCILLORS RESPECTING EACH GROUP'S ROLE IN THE ADOPTION OF BYLAWS AND ENFORCEMENT OF REGULATIONS RESPECTING PRIVATE AND PUBLIC SEWAGE SYSTEMS.

g) REGULATIONS BE INSTITUTED AND ENFORCED PROVIDING FOR THE RETENTION OF ALL REFUSE AND SEWAGE ON BOATS FOR APPROPRIATE ON-SHORE DISPOSAL.

Garbage Disposal Sites

THE COMMITTEE RECOMMENDS THAT RESORT COMMUNITIES ENSURE THAT GARBAGE WASTE DISPOSAL FACILITIES ARE UPGRADED WHERE NECESSARY TO MEET APPLICABLE STANDARDS. CONSIDERATION SHOULD BE GIVEN TO SPECIAL ONE TIME GRANTS FOR TESTING LAND AND IDENTIFYING WASTE DISPOSAL SITES.

Public Water Systems

THE COMMITTEE RECOMMENDS THAT GRANTS FOR WATER SYSTEMS FOR RESORT VILLAGES BE CONSIDERED BY THE SASKATCHEWAN WATER CORPORATION.

Flood Control and Water Levels

THE COMMITTEE RECOMMENDS THAT THE FORMATION OF WATER USERS ASSOCIATIONS UNDER THE WATER USERS ACT BE CONSIDERED BY RESORT COMMUNITIES.

Resort Roads

AS A RESULT OF THE INCREASED COSTS OF PROVIDING SERVICES IN RESORT AREAS FOR BOTH RESIDENTS AND OTHERS SEEKING RECREATIONAL OPPORTUNITIES, IT IS RECOMMENDED THAT THE PROVINCIAL GOVERNMENT CONSIDER EXTRA PROVINCIAL FUNDING TO IMPROVE ROADS TO AND WITHIN RESORT COMMUNITIES.

Recreation Facilities

THE COMMITTEE RECOMMENDS THAT GRANT FORMULAS BE REVIEWED IN LIGHT OF THE INCREASING RANGE OF RECREATIONAL FACILITIES BEING DEMANDED BY COTTAGE AREA RATEPAYERS AND RESIDENTS OF THE PROVINCE AS A WHOLE.

RESORT AREAS WITH POTENTIAL FOR TOURISM DEVELOPMENT SHOULD IN PARTICULAR BE EXTENDED A BROADER RANGE OF RECREATIONAL FACILITIES TO ASSIST IN COMMUNITY DEVELOPMENT AND TOURISM DEVELOPMENT WHERE ACCEPTABLE TO THE LOCAL COMMUNITY.

EFFORTS SHOULD BE CO-ORDINATED WITH THE DEPARTMENT OF TOURISM AND SMALL BUSINESS TO FOSTER RESORT AREA DEVELOPMENT WHERE ACCEPTABLE TO THE LOCAL COMMUNITY WHICH MEETS THE NEEDS OF THE PROVINCE AS A WHOLE AND THE INDIVIDUAL RESORT COMMUNITIES.

Assessment and Taxation

THE COMMITTEE RECOMMENDS THAT:

a) THE ASSESSMENT MANUALS BE REVISED TO ALLEVIATE INEQUITIES IN THE ASSESSMENT OF RESORT PROPERTIES.

b) ASSESSMENT USER GROUPS (INCLUDING THE SUMA SUBCOMMITTEE ON RESORT COMMUNITIES) SHOULD MEET WITH THE SASKATCHEWAN ASSESSMENT AUTHORITY PERSONNEL WORKING ON ASSESSMENT MANUAL CRITERIA FOR RESORT PROPERTIES.

c) WHEN NEW ASSESSMENT CRITERIA FOR RESORTS HAVE BEEN DEVELOPED THAT CONSIDERATION BE GIVEN TO REASSESSMENTS OF RESORTS DURING THE CURRENT ROUND OF ASSESSMENT. THE NEW CRITERIA SHOULD IN ANY EVENT BE USED IN THE NEXT ROUND OF ASSESSMENT BEGINNING IN 1987.

Business Taxes

THE COMMITTEE RECOMMENDS THAT:

THE BUSINESS LOCATION FACTORS USED IN RESORT COMMUNITIES SHOULD BE REVIEWED TO ENSURE THE FACTORS ARE APPROPRIATE RELATIVE TO OTHER COMMUNITIES.

Clerk/Administrator Qualifications

THE COMMITTEE RECOMMENDS THAT RESORT COMMUNITIES CONTINUE TO ENCOURAGE PARTICIPATION IN WORKSHOPS FOR ADMINISTRATORS AND COUNCIL MEMBERS PROVIDED BY THE MUNICIPAL ADVISORY SERVICES BRANCH AND THROUGH COURSES AVAILABLE FROM THE LOCAL GOVERNMENT ADMINISTRATION PROGRAM AT THE UNIVERSITY OF REGINA. RESORT COMMUNITIES ARE ENCOURAGED TO HAVE ADMINISTRATORS WITH A MINIMUM OF A CLASS D CERTIFICATE.

THE COMMITTEE FURTHER RECOMMENDS THAT COMMUNITIES CONSIDERING INCORPORATION ENSURE THAT THEY WILL HAVE ADEQUATE FINANCIAL RESOURCES FOR ADMINISTRATIVE AND OTHER PURPOSES AND THAT WHERE APPROPRIATE RESORT VILLAGES CONSIDER SHARING ADMINISTRATIVE STAFF AND OFFICE SPACE WITH ADJACENT RESORT VILLAGES OR WITH RURAL MUNICIPALITIES.

THE COMMITTEE RECOMMENDS THAT CLERKS/ADMINISTRATORS BE ENCOURAGED TO UTILIZE THE ADVISORY SERVICES OFFERED BY THE MUNICIPAL ADVISORY SERVICES BRANCHES OF URBAN AFFAIRS AND RURAL DEVELOPMENT.

Audit Fees

THE COMMITTEE RECOMMENDS THAT THE FINANCIAL STATEMENT FORMS BE REVISED IN A MANNER WHICH MAKES THEM EASIER TO USE BY RESORT COMMUNITIES.

Leasing Crown Land

THE COMMITTEE RECOMMENDS THAT WITH PROPER PLANNING APPROPRIATE RESORT CROWN LAND MAY BE CONSIDERED FOR SALE AND DEVELOPED, THEREBY INCREASING THE LOCAL TAX BASE AND LOCAL CONTROL OVER DEVELOPMENT.

FURTHER THE COMMITTEE RECOMMENDS THAT SPECIAL CONSIDERATION BE GIVEN TO MUNICIPAL PROPOSALS TO DEVELOP CROWN LAND FOR PRIVATE SALE.

Private Leased Cottage Lots

THE COMMITTEE RECOMMENDS THAT:

a) INFORMATION REGARDING ENTERING INTO PRIVATE LEASE ARRANGEMENTS SHOULD BE MADE AVAILABLE TO MUNICIPAL OFFICES. DETAILS SHOULD BE INCLUDED RESPECTING PROPER LEGAL DESCRIPTIONS OF PARCELS OF LAND, ACCESS TO PUBLIC ROADWAYS AND TAXATION OF LEASED PROPERTY. MUNICIPALITIES SHOULD BE INFORMED WHEN LANDOWNERS AND LESSEES ENTER INTO LEASE AGREEMENTS.

b) MUNICIPALITIES ADOPT AND ENFORCE ZONING PROVISIONS REQUIRING ONE RESIDENCE PER PARCEL OF LAND.

c) THE DEPARTMENT OF HEALTH CONSIDER REQUIRING MINIMUM LOT SIZES FOR UNSUBDIVIDED LEASED AREAS. THESE MINIMUM LOT SIZE REQUIREMENTS COULD BE COINCIDENT WITH THE SUBDIVISION REGULATION REQUIREMENTS OF 40 FEET BY 100 FEET AND WOULD BE ENFORCED WHEN THE PLUMBING AND SEWAGE SYSTEM WAS INSPECTED.

Store Hours in Resort Communities

THE COMMITTEE RECOMMENDS THAT THE STORE HOUR PROVISIONS OF THE URBAN MUNICIPALITY ACT, 1984 BE REVIEWED TO DETERMINE IF TOWNS AND VILLAGES THAT ARE RESORT COMMUNITIES SHOULD BE EXEMPT FROM THE STORE HOUR PROVISIONS IN THE SAME MANNER AS RESORT VILLAGES.

Municipal Liability Insurance

THE COMMITTEE RECOMMENDS THAT:

a) THE GOVERNMENT SUPPLY DETAILED INFORMATION AND PROCEDURES AND ENCOURAGE RESORT COMMUNITIES TO CHECK ALL FACILITIES, AREAS AND PROGRAMS TO ENSURE ADEQUATE SAFETY MEASURES ARE BEING TAKEN.

b) THE GOVERNMENT MINISTERIAL TASK FORCE ON LIABILITY INSURANCE PAY PARTICULAR ATTENTION TO THE NEEDS OF RESORT COMMUNITIES WHEN REVIEWING THE RISING COSTS OF MUNICIPAL LIABILITY INSURANCE.

APPENDICES

Appendix A
Resort Community Survey
SUMMARY OF RESORT COMMUNITY COMMENTS

This summary of comments is based on letters sent to resort communities in September, 1985 asking them to identify major issues affecting their resort community. A total of 37 letters were received in response to the request. As the format was not that of a formal survey the results should be used with caution as they only provide an indication of major concerns. Park resort communities do not all have park boards or cottage owners associations and therefore provincial, regional and federal parks were not considered. Approximately 46% of resort villages and towns and villages that are resort in nature responded, 41% of RMs with resort areas and 23% of resort organized hamlets.

Organizational Matters/Incorporations/Status

- Concern regarding effects of further adjacent development
- R.M. concern that when resorts incorporate as resort villages the R.M. loses tax
- Lack of services until becoming organized hamlet
- More co-operation needed between R.M. and Hamlets
- Differential mill rate for unorganized hamlets to reflect low level of services for hamlets
- Concern that Crown land sales give park type resorts an advantage
- Hamlet desires to join adjacent resort village but not included in initial formation of resort village
- R.M.s and R.M. Act not designed for cottage areas

Sewer/Water/Environment

- Lake level fluctuations creates problems for beaches, boating, flooding, etc.
- Costs prohibitive to provide central sewer and water services
- Lot sales hindered by lake levels as recreation potential of beaches, etc. is affected
- Weeds in lakes
- Lack of garbage disposal site
- Concern re algae growth
- Large number of cottages around lake and boats can pollute lake water
- Sewage effluent disposal - concern regarding capacity of lagoon to handle cottage development
- Need surface water zoning for water skiing, canoeing, fishing, sailing, and swimming to ensure water safety
- Concern that the Department of Health further enforce the Shoreland Pollution Control Regulations
- Desire to have sample shoreline pollution control bylaw

Roads

- Level of grants to RMs for Resort. Roads not adequate
- Condition of roads
- Want paved road
- Concerned re traffic from adjacent new development
- Year round access needed
- Snow removal
- Costs to R.M. of providing Resort Roads and administration
- R.M. should not pay for Resort Roads

Recreation Facilities

- Desire Recreational Grants for Recreational Facilities
- Need public boat pier
- Beach area improvement
- Improve park areas in resorts
- Need to have rules and regulations on boat houses

Costs of Services/Development

- Scattered development increases costs
- Low R.M. tax base in some cases
- Cottagers not satisfied with R.M. services
- More development increasing problems
- Costs to maintain extensive Public Reserves
- Lot sales hindered by competition from Crown land sales
- Would like extension of Rural Gas Program to Resort Areas
- Local resort residents should pay for services such as Policing, Ambulance, etc.
- Need for proposed Building Standards for Cottages
- Resort villages have trouble providing basic firefighting, sewage disposal and road maintenance, let alone quality drinking water and street lights
- Concern regarding legal and geotechnical costs of subdivisions

Financial

Assessment and Taxation

- Education Property Taxes too high
- No school taxes in Parks -- Therefore should be none in resort municipalities
- Union Hospital Taxes
- Reassessment
- Taxes are inhibiting Resort Area growth
- Pay for water, sewer and garbage disposal on top of taxes
- If school taxes must remain develop educational summer programs for resort communities
- School taxes should be paid but a smaller percentage for resort areas

Grants

- Grants based too much on permanent population -- would like based on permanent and seasonal population
- Capital grants on permanent population -- would like factor which recognizes total population or total number of dwellings or assessment

Other Financial

- Financial reports -- one per year not adequate for hamlet as account interest lost to R.M.

Store Hours

- Store Hours in Village/Towns should be extended as it is in Resort Villages

Elections

- Elections in Villages/Towns -- spouse cannot vote
- Non-resident right to hold office
- Would like Advance Poll outside resort

Other

- Trailer licensing if over 30 days not necessary if only there for the summer
- Law enforcement, theft, vandalism, speeding, mini bikes, liquor parties, underage vehicle operators
- Insect and weed control concerns
- Fire Guard in some northern resorts is necessary
- Would like sample bylaws specifically for resort communities
- More assistance required for newly formed villages and new councils. More informational manuals and seminars are required

Communities Responding to Letter Sent to Resort Communities as of December 27, 1985

	Seasonal Dwellings	Permanent Dwellings	Total
Resort Villages			
Alice Beach	70	6	76
B-Say-Tah	175	43	218
Beaver Flat	-	-	83
Big Shell	-	-	-
Candle Lake	-	-	980
Coteau Beach	110	13	123
Grandview Beach	-	-	-
Greig Lake	39	6	45
Kannata Valley	117	20	137
Melville Beach	120	-	120
Mistusinne	332	3	335
Pebble Baye	50	3	53
Sunset Cove	49	4	53
Wakaw Lake	-	-	150
Villages and Towns			
Meota	58	90	148
Buena Vista	220	78	298
also: Regina Beach Cottage Owners Association forwarded a submission			
Organized Hamlets			
Sorensen's Beach	-	-	35
Parkview Development	65	5	70
Glen Harbour Resort	92	10	102
Taylor Beach	36	1	37
South Lake	264	4	270
Colesdale Park	33	-	33
Response from Individual Living in Organized Hamlet			
Spring Bay	30	-	30
Response from Individual Living in Hamlet			
Griffiths Beach	-	-	-
Rural Municipalities			
R.M. of McKillop (220)			635
R.M. of Hoodoo (401)			500
R.M. of Loon Lake (561)			-
R.M. of Beaver River (622)			39
R.M. of Barrier Valley (397)			40
R.M. of Indian Head (156)			121
R.M. of Estevan (5)			48

R.M. of Marquis (191)			345
R.M. of Lakeland (521)		(estimate)	1800
R.M. of Dufferin (190)	265	10	275
R.M. of Leask (464)	-	-	-
R.M. of Orkney (244)	-	-	-

Saskatchewan

Saskatchewan
Urban Affairs

2151 Scarth Street
Regina, Canada
S4P 3V7

September 30, 1985

TO: Reeve and Council and
(Resort) Organized Hamlet Boards
Resort Communities

RE: Working Committee on Resort Communities

A Working Committee on Resort Communities has been formed to examine major issues in resort communities and to report its findings to the Ministers of Urban Affairs and Rural Development and other Ministers.

The Working Committee has representatives from the Saskatchewan Urban Municipalities Association (including the SUMA Resort Communities Committee), the Saskatchewan Association of Rural Municipalities, Saskatchewan Rural Development and Saskatchewan Urban Affairs. The working committee, which held its first meeting in July, 1985 has as members Jerry Bartel, Manitou Beach; Dorothy Hovdebo, Candle Lake; Karen Keuler, Buena Vista; Art Sheppard, Big Shell Lake; Bill Street, Pense; Bob Cardiff, Rural Development and K.E. Smith, Urban Affairs (Chairman), as well as L. Tangjerd (Secretary) and J. Anderson of Urban Affairs.

The Working Committee requests that you provide the following:

- comments on major issues affecting your resort community, and
- an indication of the number of dwellings (including cottages and permanent residences) in your resort community.

Please submit your comments to a committee member or to myself, the Working Committee Chairman, Mr. K.E. Smith, Director, Municipal Advisory Services Branch, Saskatchewan Urban Affairs, 2151 Scarth Street, Regina, Saskatchewan, S4P 3V7 by November 15, 1985. A copy of the terms of reference of the Committee is enclosed for your information.

We have enclosed extra copies of this letter, where applicable, and would request that the rural municipality forward a copy to each organized hamlet within its boundary which is a resort area. In this way both the R.M. and organized hamlet boards will have an opportunity to respond. The rural municipality's comments respecting unorganized hamlet areas are also welcome.

We look forward to receiving your comments.

Yours sincerely,

K.E. Smith, Chairman
Working Committee on Resort Communities; and
Director, Municipal Advisory Services Branch,
Saskatchewan Urban Affairs

Enc.

TERMS OF REFERENCE

WORKING COMMITTEE ON RESORT COMMUNITIES

The working committee will address resort community issues as they relate to the following types of communities;

1. Resort villages;
2. Towns and villages that are resort areas;
3. Hamlets that are resort areas;
4. Regional, provincial and federal parks.

The working committee will:

1. Identify the major issues facing resort communities;
2. Obtain information and evaluate the issues;
3. Identify actions/strategies to resolve the issues;
4. Make recommendations to the Department of Urban Affairs, Rural Development, Parks and Renewable Resources and other relevant departments, regarding the major issues identified.

DEFINITION OF RESORT COMMUNITY

Resort communities are communities where ownership is based on recreational use of property and the majority of dwellings represent a "secondary" as opposed to a "principal" residence.

Saskatchewan

Saskatchewan
Urban Affairs

2151 Scarth Street
Regina, Canada
S4P 3V7

September 30, 1985

TO: Mayor and Council
Resort Communities

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Working Committee on Resort Communities; and
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Saskatchewan Urban Affairs

Enc.

COMPARISON OF

	Resort Village	Organized Hamlet	Hamlet
Status Requirement	100 resident voters and dependents 50 dwellings	-no legislative requirement -policy is a minimum of 20 resident voters	-no population criteria -area of land sub divided into lot blocks or parcel
Governing Legislation	The Urban Municipality Act	The Rural Municipality Act	The Rural Municipality Act
Local Representation	-elect own council as decision making body	-elect councillor for division to R.M. Council -annually elect 3-member hamlet board to act as an advisory board to R.M.Council on hamlet matters.	-elect councillor for division to R.M.Council
Tax Rate	-council sets village's municipal tax rate	-taxed at prevailing R.M.tax rate	-taxed at prevailing R.M.tax rate
Distribution of Tax Revenues	-all taxes retained for village purposes	-minimum of 40% to maximum of 75% of taxes levied for general purposes retained for credit of hamlet -expended as determined by hamlet board.	-taxes pooled with general revenues for R.M.
Special Levies	-council may pass levies under Urban Municipality Act or Local Improvement Act	-hamlet may request special tax levy be imposed on hamlet with % of levy retained for hamlet purposes.	-R.M.Council may pass special bylaw for levies
Administration Costs	-village responsible for administration.	-R.M.responsible for administration by Sec.Treas.	-R.M.responsible for administratic by Sec.Treas.
Revenue Sharing Grant	Basic grant - Pop.less than 150 2,075 150-299 2,760 300 + 3,000 Per capita grant $54.45 -possibility of foundation grant	-Basic grant and per capita grant same as Resort Village -retained for credit of hamlet -no foundation grant	- does not qualify for revenue sharing grant.
Provincial Capital Fund Program	-village qualifies for program	-eligible	-eligible
Sewer and Water Grants	-water grants only	-eligible	-eligible

Appendix C

LAND INDEXING SYSTEM FOR BEACH PROPERTIES

1) Natural Facilities - 50%

a) Scenic Appeal -

Good	10%	☐	
Fair	5%	☐	
Poor	0	☐	_____ %

b) Beach quality

Good	15%	☐	
Fair	10%	☐	
Poor	5%	☐	
None	0	☐	_____ %

c) Boating 5% ☐ _____ %

d) Fishing 5% ☐ _____ %

e) Other Recreational Facilities

Good	15%	☐	
Fair	10%	☐	
Poor	5%	☐	
None	0	☐	_____ %

2 Population Influence - 30%

a) Within 50 miles of a City	30%	☐	
b) Within 150 miles of a City	20%	☐	
c) Over 150 miles from a City	10%	☐	_____ %

3) Services Provided - 15%

Good	15%	☐	
Fair	10%	☐	
Poor	5%	☐	
None	0	☐	_____ %

4) Access to Beach - 5%

Paved Road	5%	☐	
Gravel Grid	3%	☐	
Dirt Road	1%	☐	_____ %

GRAND TOTAL _____ %

Appendix D

RESORT VILLAGES AS AT JANUARY 11, 1986

Community	Date Incorporated	Population	R.M. in Which Community Was Previously Located
Alice Beach	July 1/83	2	#221
B-Say-Tah	August 6/15	112	#187
Beaver Flat	April 1/81	0	#166
Big Shell Lake	August 1/82	0	#496
Bird's Point	September 1/81	15	#183
Candle Lake	August 1/77	219	#520
Chitek Lake	July 1/78	170	#496
Coteau Beach	August 1/82	13	#287
Echo Bay	August 1/82	0	#496
Etters Beach	October 1/65	0	#251
Grandview Beach	July 4/60	0	#221
Greig Lake	January 1/83	14	NAD
Kannata Valley	September 1/66	42	#219
Katepwa Beach	August 1/57	45	#186
Kenosee Lake	July 1/78	114	# 93
Lumsden Beach	July 22/18	0	#189
Manitou Beach	August 11/19	134	#312
Melville Beach	July 1/83	3	#184
Metinota	August 19/24	19	#468
Mistusinne	August 1/80	3	#224
Pebble Baye	January 1/83	9	#464
Sandy Beach	September 1/54	18	#186
Saskatchewan Beach	June 16/19 (Date of Order)	49	#220
Shields	January 1/81	21	#314
Sunset Cove	January 1/83	0	#220
Thode	January 1/81	27	#314
Tobin Lake	August 1/73	22	#486
Wakaw Lake	October 21/59	10	#401
West End	June 15/83	11	#183
Wee Too Beach	January/86	-	#221
Sun Valley	January/85	-	#191

NOTE: Other urban resort communities include the Villages of Lebret, Buena Vista, Christopher Lake and Meota.
Towns include Regina Beach and Fort Qu'Appelle.

HAMLETS THAT ARE RESORT AREAS OR MAINLY RESORT (April 16, 1986)

R.M.	Resort Hamlet	Organized
5	Wood End Resort	No
63	Cannington Lake	Yes
107	Alisbys Beach	No
	Blankes Beach	No
	Darlings Beach	Yes
	Elim Gospel Beach	No
156	Lakeside	No
	Lakeview	No
	Maples	No
	Osmet	No
	Shamus Shores	No
184	Moose Bay	Yes
	Sunset Beach	Yes
187	Bartlett Place	No
	Evans-Upcott	No
	Kinsley Place	No
	Lakes End	No
	Lakeview Beach	No
	Mission Lake	No
	North Echo	Yes
	Qu'Appelle Place	No
	Qu'Appelle Park	No
	Ross Park	No
	Taylor Beach	Yes
	Pasqua North	Yes
190	Highwood Beach	No
	Kedleston Beach	No
	Scott Subdivision	No
	Valleyview	No
191	Parkview	Yes
	Sand Point	No
	South Lake	Yes
220	Alta Vista	Yes
	Clearview Resort	No
	Colesdale Park	Yes
	Gibb's Beach	No
	Glen Harbour	Yes
	Maple Grove	No
	Pelican Pointe	Yes
	Sorenson's Beach	Yes
	Spring Bay	Yes
	Strasbourg Beach	No
	Uhl's Bay	Yes
221	Eldora Beach	No
	Lipp's Beach	Yes
	Sarnia Beach	Yes
244	Yorkdale	No
276	Columbus Beach	No
	Leslie Beach	No
	Chorney Beach	Yes
285	Juniper	No
303	Crystal Lake	No
317	Valley Centre	No
336	Buckhorn Bay	No
	Kuroki	No
	Ottman Subdivision	No
341	Viscount Beach	No
397	Barrier Beach	No
401	Balone Beach	No
	Bernard Beach	No
	Bonne Madone Beach	No
	Cudsaskwa	Yes
	Domremy Beach	No
	Nelson Subdivision	No
	Nickcorich Beach	No
	Oleksyn Beach	No
	Schitka Beach	No
	Schneberger Subdiv.	No
426	Barrier Ford	Yes
	Gaetz Resort	No
	McCrea Resort	No
464	Diehl Development	No
	Garand Development	No
	Iriquois Lake	Yes
466	Cresent Beach	No
	Shady Bay	No
468	Aquadeo Beach	Yes
	Bayview	Yes
	Chatfield Beach (2)	Yes
	Cochin	Yes
	Days Beach	Yes
	Hunts Cove	Yes
	Lakeview	No
	Lanz Point	Yes
	Martinsons Beach	Yes
	Meota Beach	No
	Pelican Point	Yes
	Sleepy Hollow	Yes
	Summerfield Beach	No
	Suttons Beach	No
	Tobeys Point	No
	Traversa Beach	Yes

R.M.	Resort Hamlet	Organized
494	Morin Lake	No
	Pratt Lake	No
498	DNR Resort	No
	Golden Sands-Indian Point	Yes
	Little Loon Beach	No
	Lobes Beach	No
	Reimers Beach	No
	Sunset View	No
	Turtle Lake Lodge	No
	Blatz-Nolan	Yes
	Kopp's Cove	No
521	Ambrose	No
	Anglin	No
	Bells	No
	Birch Bay	No
	Carwin	No
	Clearsand	No
	Doran	No
	Guises	No
	McIntosh	No
	McPhail	No
	McPhee	No
	Murray Point	No
	Neis	No
	Ikema	No
	Spruce Point	No
	Sunnyside	No
	Sunset	No
529	Bergen's Beach	No
	Bright Sand	No
	Cummings	No
	Ecko Bay	No
	Funk	No
	Horseshoe Bay	no
	Kwimaa's Beach	No
	McKellar	No
	Moonlight Bay	No
	Mowery	No
	Parkland	No
	Parkside	No
	Powm Beach	Yes
	Turtle Lake Development	No
555	Ladder Lake	No
	Nesslin Lake	No
561	Little Fishing Lake	No
	Makwa Resort	No
	Ministikwan Lake	No
	North Makwa Resort	No
	Peck Lake	No
622	Crystal Beach	No
	Lac Des Isles Holdings	No

COTTAGES IN PARKS

Provincial Parks	Name	Lots
Cypress Hills	Ben Nevis	35
	Ben Vannoch	22
	Ben Voinlich	144
		201
Pike Lake	Lakeside	93
	Eastbank	24
	Moose Woods	22
		139
Greenwater	Greenwater	87
	Uskatik	111
		198
Duck Mountain	Kamsack	106
	Jubilee	160
	Midway	17
	Benito	42
		325
Battlefords	Delorme	42
Makwa Recreation Site	Pine Cove	30
	Makwa	154
		184
Bronson Recreation Site	Little Fishing Lake	95
	Peck Lake	45
		140
Meadow Lake	Flotten Lake	13
	Pierce Lake	21
	Lac des Iles	23
	Jeannette Lake	52
	Kimball Lake	56
	Greig Lake	80
		245
Moose Mountain	Acoose	78
	Moose Bay	6
	Chechisip	117
	Sandy Bay	48
	Beaver	96
	Sunnbybank	79
	Horseshoe Bay	58
		482
Good Spirit	Donald Gunn Kitchemanitou	155
Total		2,111

Regional Parks	Lots
Atton's Lake	194
Brightsand Lake	84
Carlton Trail	5
Clearwater Lake	300
Emerald Lake	61
Eston Riverside	80
Fishing Lake	225
Kipabiskau	181
Lac Pelletier	30
Last Mountain	100
Lemsford Ferry	16
Macklin Lake	41
Martin's Lake	52
Meeting Lake	132
Memorial Lake	57
Moosomin & District	94
Notukeu	25
Palliser	83
Redberry Lake	42
Sandy Beach	93
Struthers Lake	45
Sturgeon Lake	50
Suffern Lake	50
Thomson Lake	70
Tramping Lake	8
Waldsea Lake	49
York Lake	64
Total - Regional Parks	2,231